

Author

TOWNROE

Class Mark

S/HD 7333.A3T6

Book No.

14353



UNIVERSITY
OF NOTTINGHAM
LIBRARY

UNIVERSITY OF NOTTINGHAM

WITHDRAWN

FROM THE LIBRARY

From the library of

SIR FRANCIS HILL

Chancellor of the
University of Nottingham
1972-1978

President of the Council
1948-1968

Bequeathed to the University
of Nottingham, 1980

UNIVERSITY OF NOTTINGHAM

60 04 13309 0

MS. 11.1

WITHDRAWN

FROM THE LIBRARY

THE SLUM PROBLEM

LONGMANS, GREEN AND CO. LTD.

39 PATERNOSTER ROW, LONDON, E.C.4
6 OLD COURT HOUSE STREET, CALCUTTA
53 NICOL ROAD, BOMBAY
167 MOUNT ROAD, MADRAS

LONGMANS, GREEN AND CO.

55 FIFTH AVENUE, NEW YORK
221 EAST 20TH STREET, CHICAGO
TREMONT TEMPLE, BOSTON
210 VICTORIA STREET, TORONTO

THE SLUM PROBLEM

BY

B. S. TOWNROE, M.A.

Hon. A.R.I.B.A.

WITH AN INTRODUCTION BY

SIR J. WALKER SMITH, M.Inst.C.E., F.S.I.

(formerly Director of Housing at the Ministry of Health)



LONGMANS, GREEN AND CO.
LONDON :: NEW YORK :: TORONTO

1928

cc

Made in Great Britain

INTRODUCTION

By SIR J. WALKER SMITH, M.Inst.C.E., F.S.I.,
*Barrister-at-Law, formerly Director of Housing at the
Ministry of Health.*

IN the near future the nation will probably be asked to join in a concerted attack upon the problems of the demolition and replanning of overcrowded and insanitary areas in Great Britain. There can be no doubt as to the readiness of all, who realize the moral and physical evils that result from slums, to do everything in their power to respond to the call.

But in our zeal and sympathy for those who have to live in unhealthy conditions, we must not let our heads be carried away by our hearts. For if we do, we may actually aggravate the evil. As a sane contribution to this question I am glad to welcome this book, written by a former colleague of mine at the Ministry of Health, who has also been Chairman for three years of the Housing Committee of the Hampstead Borough Council, and has acted as a consultant to the Building Research Board. He has had many opportunities of visiting insanitary areas in England, Scotland and Wales and obtaining authoritative information on the many factors involved in a complex problem.

Of these opportunities he has availed himself in full.

The individual views expressed in this book are of course put forward on his own responsibility, but with his general thesis that money alone will not permanently cure slums, all students of the subject must agree. Subsidies of any kind are apt to produce unexpected results, and I believe that the solution of the whole housing problem depends appreciably upon the building industry being freed from all the entanglements involved in State financial assistance. The experience of the 1919 Act under which approximately 178,000 houses were built at an estimated capital cost of £178,000,000—a £1,000 a house according to the Minister of Health—is a warning to us not to disregard economic laws. Mr. Townroe supports this view of the undesirability of subsidies by irrefutable facts.

The subsidising of house building has had about as much justification as the Rents and Mortgage Restriction by Statute. They have both been merely expedients. Thoroughly uneconomic the former has interfered with the Building Industry in such a way as to raise the costs of building, whereas the latter has led to gross profiteering by tenants, considerable injustice to owners, and has seriously complicated the whole housing problem. By modifications of the principle and the amounts of subsidy to Local Authorities and others, the injurious effect of the Government intervention has been gradually reduced; but the entire cessation of the subsidy, the removal of restrictions, and the restoration of freedom once more for the free play of economic forces are, in the public interest, devoutly to be desired.

The political exigencies which seemed to render

necessary the Government intervention in 1919 are well known. New houses have now been provided in sufficient numbers to meet the more clamant needs, and, when costs are further reduced as they will be proportionally as the Government's intervention diminishes, they will continue to be provided to meet the general needs. The removal of slums and the provision of new accommodation for the dispossessed will necessarily be a work of some duration and a sane policy is required in order to prevent a recurrence of the extravagance which disregard of economics has caused us to experience since the very active intervention of the Government in 1919.

Mr. Townroe shows that over one hundred schemes of slum clearances have been submitted, and confirmed by local authorities since the War. He gives, too, many pertinent illustrations of the need to encourage private investors to put money into new buildings that may be let, and of the necessity to manage these efficiently. This in my view is the heart of the whole problem. The only permanent remedy for foul housing conditions is to build new houses that can be let at rents within the reach of unskilled artisans or agricultural labourers, and to ensure that the tenants of such houses keep them clean and in good order.

Many practical suggestions on these matters are given in this survey which, I hope, will be carefully studied by all who are anxious to abolish unhealthy dwellings within a reasonable time.

HIS GRACE THE ARCHBISHOP OF CANTERBURY at Lambeth Palace, on July 9th, 1928, gave permission for the following message to be quoted. It summarizes the object of the book :

“ It is unthinkable that we can leave unattended to, or listlessly handled, the housing conditions which so long as they are un-met are working havoc upon all that is meant by pure home-life. Everybody deplors the baneful state of things, and brave resourceful men in public life have, this last year, with marked success, done what in them lies to mend it. But they are only half-supported by the sort of public opinion which should be restlessly, resistlessly intolerant of so palpable and blatant an evil. Christian folk as such should be making their voices heard in a way that cannot be gainsaid. Scarcely any sacrifice, individual or corporate, civic or political, is too great for rolling away the reproach of conditions which to our grandchildren will seem as unbelievable as the facts and figures which confronted Wilberforce in his anti-slavery campaigns a century ago, or Lord Ashley in the mines and factories a little later. To me it seems that the best endeavours of public men will be paralysed until the voice of the whole people of every class—especially of the class which is not itself suffering from this intolerable ill—declares that this thing cannot be trifled with, and that, cost what it may to any group or class or fellowship, we must bring it to an end. I do not scruple to say that its continuance in a Christian country is contrary to the Will of God.”

PREFACE

IN this monograph I have tried to give a bird's-eye view of an extremely complex question, and realize that much more might be said on certain matters, and how possibly injustice is done owing to the inevitable compression. For example, there are many towns not mentioned at all where admirable work is being quietly carried out by local authorities in remedying slum conditions.

In the section on remedies I have tried not to be too dogmatic, and trust that some of the suggestions, tentatively put forward, may be found of value. I must, however, here emphasize that slums cannot possibly be swept away solely by legislative mandate, or by spending money alone, and that every block of slum property presents a particular problem with its own human complexities and conundrums, needing much care and hard thinking for their solution.

I have to thank the Editors of *The Times*, *The Edinburgh Review* and *The Spectator* for very kindly allowing me to publish extracts from articles contributed to their pages. My gratitude to many persons, including officials of the Ministry of Health, and of local authorities is very sincere, for without their help this collection of facts could not possibly have been made. Especially I have to thank my friends, Sir John Mann, Sir Walker Smith, and Dr. R. C. Maxwell for their skilled advice and encouragement.

B. S. TOWNROE.

HAMPSTEAD.

10th August, 1928.

CONTENTS

INTRODUCTION (Sir J. Walker Smith, formerly Director of Housing at the Ministry of Health) -	Page v
PREFACE - - - - -	x

SCOPE OF BOOK

<i>Chapter</i>		
I.	"THE COMMON PROBLEM" - - -	1
II.	WHAT IS A SLUM? - - - - -	10
III.	THE LOSS FROM SLUMS - - - - -	18

HISTORICAL

IV.	A HISTORY OF THE SLUMS : 1842-1914 -	30
V.	PROGRESS SINCE 1919 IN LONDON -	44
VI.	PROGRESS SINCE 1919 IN THE PROVINCES -	54
VII.	VOLUNTARY HOUSING ASSOCIATIONS -	64
VIII.	PRIVATE LANDLORDS - - - - -	88

PROBLEMS

IX.	THE DESTRUCTIVE TENANT - - - - -	99
X.	SLUM MAKING - - - - -	112
XI.	COMPENSATION - - - - -	120
XII.	THE RURAL PROBLEM - - - - -	129

REMEDIES

XIII.	RECONDITIONING - - - - -	140
XIV.	TOWN PLANNING - - - - -	147
XV.	GARDEN CITIES - - - - -	155
XVI.	HIGH TENEMENTS - - - - -	164
XVII.	INDUSTRIAL ENTERPRISE - - - - -	171
XVIII.	WOMEN MANAGEMENT - - - - -	180
XIX.	AMERICAN SLUMS - - - - -	190
XX.	THE FUTURE - - - - -	204

APPENDIX. SLUM SCHEME PROGRESS RETURNS -	209
--	-----

SCOPE OF THE BOOK

CHAPTER I

“ THE COMMON PROBLEM ”

ONE of the lessons of the War was that in face of great national danger every class of the community must make some contribution in order to secure victory. Up till 1914, in spite of warnings from such men as the late Lord Roberts and Lord Milner, many of our fellow countrymen were under the delusion that the regular army and navy would be sufficient in case of a European war. We learned by experience that the whole nation had to be mobilized in order to avoid defeat.

A similar delusion is held by many in this country in regard to the national danger from the slum conditions in our midst. Many recognize vaguely that the wretched hovels in which hundreds of thousands of our fellow countrymen are born, and live and die, constitute a menace to health, to morality and to constitutional government, but they appear to imagine that the whole responsibility of dealing with so vast and complicated a problem can be cast upon the shoulders of the regular officials of the Government or of local authorities, or blamed upon private landlords.

Politicians have much to answer for when they talk about slums upon the public platform, and outline some idealistic policy in order to arouse applause. Socialist speakers unceasingly suggest that, given a sufficiently large contribution of money from the national purse, slums may be cleared in the lifetime of a Parliament, but as I hope to show in the following pages, human, as well as financial, factors play their part. The Liberal Party in their new industrial policy advocate the creation of new machinery and the appointment of more officials, but we cannot forget how, under Mr. Lloyd George, prices of cottage houses increased in many cases from £400 to £1,400 each, and that for less than 200,000 houses he has left a legacy of debt amounting to over £7,000,000 a year: this will continue until the year 1980. Conservative politicians are often equally short-sighted when they rely too much on the high qualities of Mr. Neville Chamberlain, who would be the first to acknowledge that any Minister of Health, however gifted and experienced he may be, cannot hope to carry through any policy of extensive slum clearances, together with re-housing, that will involve the town-planning of built-up areas, and the development of new transport facilities, unless he is supported whole-heartedly by men and women of good will of all parties.

It is true, of course, that a general plan may do much to direct local initiative, and the personality of Mr. Chamberlain as Commander-in-Chief at the Ministry of Health has inspired all ranks, but in spite of the efforts of individual party politicians, the actual force to carry through any successful campaign against present slum conditions must come from the

nation itself, and be supplied by those men and women who are ready to strive in isolated towns and villages to find ways of meeting their own particular local conditions, and who will show a spirit of ready co-operation, either on local authorities or on voluntary committees.

The view, too, that the slum problem can be solved quickly or easily is as mistaken as that held by military experts who in September, 1914, proclaimed that the War would be over before the following Christmas. To wage a successful war upon the slums means a campaign that will be protracted, and the end of which will not be in sight for years to come. To achieve victory will demand an unlimited supply of patience and endurance from our central government in Whitehall, and from our local authorities. The clearance of each plague spot of insanitary dwellings will necessitate extremely efficient staff work. Indeed, the analogy may be carried one step further. The untrained amateur, however zealous, may do more harm than good in the struggle against insanitary conditions, and as will be seen later such efforts as have been most successful in dealing with slums, have in every case been guided by expert advice.

Further, let us not forget that those who occupy our slums to-day cannot be moved from their surroundings by the stroke of a bureaucrat's pen in Whitehall, or by the decree of a borough council, without inflicting much suffering, unless those who are handling the matter on the spot are possessed of understanding and sympathy. As soon as a slum area is threatened, the inhabitants protest violently, for they are naturally conservative, clinging to the corner

of the world they know best, and where they have friends near. The little shopkeepers who give credit to those who dwell around them are also violently opposed to changes, for they fear that old customers will disappear. A slum clearance means much outcry and protest, and endless tact is needed to carry it through smoothly.

Finally—and certainly this is the fundamental factor in the whole problem—those who now live in unhealthy areas must be trained and helped to help themselves. Mr. Chamberlain once said very truly that “management was the key to the slum problem.” The wisdom of this saying will be shown by detailed evidence in succeeding chapters, but we shall do well to realize at the outset that management means a certain amount of discipline. Discipline and order are essential in the waging of our domestic war. Medical Officers of Health have reported that new housing estates, erected at the cost of millions from the public purse, are already “filthy and insanitary hovels,” and that there is unfortunately a type of tenant who always makes a slum, wherever and however he is housed. He can only be prevented from wrecking a new house by discipline. The same man who as a private soldier in his unit was compelled to keep himself clean and to pay respect to the laws of sanitation in the trenches, has since his return to civil life in many instances gone back to his former undesirable ways.

.

There will be found in this book definite facts as to what has been done, what is being done, and also

to indicate possible remedies for the future. I have tried to avoid giving too many statistics, and the book is so divided and indexed that the reader can easily “skip.” I have tried, too, to emphasize the human aspect of the problem by giving actual examples, although naturally care has had to be taken that the persons described may not be identified in their own districts.

TYPES OF SLUMS

At the outset it may be useful to classify slum property into three divisions :

- (1) Dwellings which are structurally sound and worthy of complete repair. In these cases the local authority usually agrees with the owner as to what will constitute a fair schedule of repairs, and allows a reasonable time for the repairs to be carried out. Property of this character can often be saved by private enterprise alone.
- (2) Property that is practically worn out, but which cannot be closed owing to the existing shortage of alternative accommodation. It can sometimes be internally reconditioned to last for ten years or more. Experience, too, of women house property management, under which the rents are collected with absolute regularity every week, and no arrears allowed, and under which prompt attention is given to minor repairs, has shown what can be done even with worn-out property. There can be no doubt at all that the personal management of small

house property by educated women, who are determined opponents of the careless or thriftless tenant, can accomplish much. But on the other hand, the reconditioning of worn-out property is extremely expensive, and there is no end to the repairs that are needed.

- (3) Dwellings that are so antiquated that the cheapest solution is to demolish them and to house the tenants elsewhere. These are usually groups of houses that form pockets of bad sanitation and may infect a whole district. Like an abscess in the body, these purulent foci of disease must be extirpated as soon as possible.

It must, however, be recognized that, whatever the grade of slum property, there can be no final or single answer to the question: "How can we sweep away our slums?" They certainly cannot be cleared by heroic speeches made on the platform, or even by the expenditure of £85,000,000 hypothetically to be derived from a Socialist surtax. Wise words on this point may be found in the Final Report of the Unhealthy Areas Committee over which Mr. Neville Chamberlain presided in 1920 and 1921. The final conclusion arrived at was that:

"Unhealthy areas which have grown up under conditions extending over long periods cannot be dealt with satisfactorily by any one panacea. All available powers must be utilized, and methods must be adapted to suit different circumstances."

Nor will money alone abolish the tenant with the slum mind. Even if the whole of the proceeds of the

suggested surtax were devoted to slum clearances, we should not be nearer a permanent solution unless all the tenants of the new houses built to replace the old slums were inspired by a spirit of cleanliness and a care for public property. The Glasgow Corporation, for example, are suffering so seriously from destructive tenants that they have had to employ special officials to safeguard their property, and the experience of the last few years has proved that new buildings can quickly be reduced to squalor by Glasgow citizens with the "slum mind."

Another illuminating example of thoughtless tenants comes from Hampstead. Certain tenants in the municipal flats at South End Close—on which there is a loss falling on public funds of over £1 a week on each flat—are known to have turned on the electric light before they go away for the week-end, and to have left it burning for two days and nights. They claim that they are charged on a flat rate, and are therefore determined to use all the current they can for the money they have paid. One old lady when criticized for this extravagance justified herself by saying she was coming back late on the Monday night and did not wish to have to enter into an unlighted hall! Ignorance and wastefulness are defects found in many of those now receiving State assistance, whether in poor relief or reduced rents, and these human failings aggravate the whole problem of our slums.

Money by itself, without skilled management and a change of heart on the part of many of those whose spirit has been sapped by the daily struggle to survive, will not ensure that our fellow countrymen are well

housed and hovels cleared to make way for the "New Jerusalem" promised by the politicians. The slum mind as well as the slum dwelling requires to be converted.

Before considering the various remedies, it is well to try to diagnose the extent of the disease. It is, however, difficult to estimate exactly the magnitude of the problem. According to a survey made in 1919 for the Ministry of Health, there were then outside London 96,000 houses which could not be made sanitary, and 203,978 unfit houses which could be made sanitary. There were over 317,000 families in England and Wales in 1921, each occupying one room. There are no more census statistics available. Even in the case of the back-to-back type (where houses face opposite ways, but have one common back wall), exact statistics cannot be found. Roughly it may be said that in Leeds there are over 72,000 back-to-back houses; in Birmingham, 44,000; in Bradford, 33,000; in Sheffield, 16,000; while even in such an attractive rural town as Atherstone, there are rows of back-to-back houses which for closeness and back arrangement vie with those in many of the large towns in Yorkshire. These houses survive, in spite of the fact that forty years ago the Local Government Board received a report stating that such accommodation was bad for health, and that the mortality from all causes in such houses was higher by 15 to 20 per cent. than in houses where there was through ventilation.

Since that date, innumerable efforts have been made to remedy back-to-back houses. In some cases every third pair of houses has been demolished. In

other cases, each pair has been converted into one through house. Attempts have also been made, but without marked success, to improve the ventilation by an air-shaft or a sky-light. The conclusion arrived at by most people is that, in time, all these houses will have to be swept away ; but in a country suffering from post-war depression we have to consider the problem according to our means, or as Robert Browning puts it :

"The common problem, yours, mine, every one's
Is—not to fancy what were fair in life
Provided it could be—but, finding first
What may be, then find how to make it fair
Up to our means ; a very different thing !"

CHAPTER II

WHAT IS A "SLUM" ?

APART from generalizations, as soon as a student enters into the details of the problem he is confronted with the need to answer the question, "What is a Slum?" This is a convenient but vague word that is not officially recognized at the Ministry of Health. It will not be found in some English dictionaries, and is an extremely difficult word to define with any accuracy. There is no official definition, and indeed there is considerable controversy regarding the definition of overcrowding adopted by the Registrar-General for census purposes. The word "slum" is a convenient and expressive word, and is used to describe a very varying range of dwellings.

Possibly one of the clearest definitions is that used by Mr. George H. Duckworth, C.B., F.S.A., in a paper that he read on the making, prevention and unmaking of a slum, to the Royal Institute of British Architects in 1926. Mr. Duckworth for ten years worked with the late Mr. Charles Booth in connection with his social inquiries into the life and labour of the people of London, and during this time he revised and extended a map showing the social condition of the inhabitants of every street, court and alley within the boundaries of the metropolis. This map, which

covers about twenty square feet, is reproduced on a smaller scale in the sixteen volumes of Mr. Booth's classic work, *Life and Labour in London*, and is a document of great value to the student.

In view of his experience, Mr. Duckworth's definition is of special interest. He states that "a slum is a street, court or alley which reflects the social condition of a poor, thriftless, irregularly employed and rough class of inhabitants." He owns that the inhabitants are not necessarily very poor or bad, but they are often poor through injudicious expenditure, and sometimes through vice. He thus describes the outward and visible signs of a slum district.

"Bread and litter in the streets; windows dirty, broken and patched with brown or white paper; curtains dirty and frayed, and blinds half drawn and often hanging at an angle. The street doors are usually open, showing bare passages and stairways lacking banisters, while the door jambs are generally brown with dirt, and rubbed shiny by the coats of the leisured class, whose habit is to lean up against them. The cats are seldom lean, for oddly enough in a working district lean cats are more often a sign of vice than of poverty.

The site of a slum is generally a pocket off a main street, or a street or nests of streets where through traffic has been made impossible by the intervention of canals, railway embankments, or the determination of the original inhabitants or owners to regard their persons or their land as something select and inviolable."

There are, of course, heroes and heroines even in the worst slums, but much of the sentimental talk

in problem plays and in the modern novel is misleading on this point. The slum dweller, as a general rule, is thriftless and rough, although not necessarily vicious. There are brilliant exceptions of noble men and women, generous-hearted and courageous in spite of all.

A slum results from the degeneration of houses that were at one time in good condition. The degradation is worthy of careful study, for it illustrates that a social evil may be cured in one spot, and only lead to a similar evil elsewhere. For example, when Kingsway was made, there was a sudden clearance of those who dwelt in the courts off the Strand and Drury Lane. The inhabitants were forced to find other homes, and many flowed into houses in Notting Dale. These were houses with three storeys that were not well built or comfortable. Accordingly the owners found some difficulty in letting them. The refugees from the Strand descended upon these houses, each family occupying one or two rooms, with the result to-day described in a later chapter under the heading of "Kensington."

LEEDS

Another difficulty in defining a slum is that conditions differ so much in various districts. In Leeds, for example, thousands of back-to-back houses will be found. Here is the actual description of one of such houses. There are in all five rooms and a coal cellar. The back room on the ground floor and the attic is occupied by a family of six who pay 9s. a week. The front room is let to one woman who has the use

of the front door, and pays 6s. 6d. a week. In the front bedroom there are three people, and in the back bedroom another family, each paying 6s. 6d. a week. The furniture in the front bedroom consists of a ramshackle bed, a table, a washstand, one broken chair and one picture. The usual furniture in a so-called furnished room is a table, a bed and a chair. In this case the total rent of the house is probably about 7s. 6d., and the tenant of the whole house receives from his subtenants 28s. 6d. Such houses are obviously "slums" both without and within.

LONDON

But in Marylebone and in other parts of London many of the worst slum houses look quite respectable from the outside, and it is only when one passes within, that one discovers the hopeless position of the tenants. One house let out in tenements in North London has eleven rooms, and houses 36 people. In this case there are three storeys and a basement. Even in London conditions are completely different in various localities. The majority of those who live in the East End inhabit small houses with two small rooms on each floor, while in North Kensington a more frequent type is an eight-roomed house with two rooms on each of the three floors, and a washhouse built out at the back. In many of these houses there is no water supply above the ground floor, and one of the first actions taken by philanthropic bodies responsible for reconditioning, is to instal a water supply on each floor.

BIRMINGHAM

In parts of Birmingham, especially in the Summer Lane district—the ironical designation of a squalid area—the houses are mainly composed of three rooms, one built above the other around courts. Formerly these were market gardens, but during the industrial revolution they were built over, and in many cases the back of the one house rests against the back of the other, so that there is no through ventilation of any kind. The outlook from the windows is upon cobble courtyards, sanitary conveniences and washhouses which are used in common by the various tenants.

WORCESTER

An interesting description of other types of poor houses is given in a book published in 1924 entitled *The Houses of the Workers*, written by Miss A. Sayle, who was formerly a Housing Sub-Inspector in the Ministry of Health. This book has the special merit that the writer describes in detail without any exaggeration what she has actually seen as an inspector. She tells, for example, of Worcester, a Cathedral city containing small half-timbered cottages, dating from the fifteenth century, with very low ceilings, and attic bedrooms that are sometimes ventilated only by skylights. In this case the local Archæological Society is said to have opposed the demolition of any of these houses, and there was therefore a conflict between those in favour of healthier conditions, and those who wished to preserve the picturesque survivals of the past.

TIPTON

In Tipton are a large number of dirty little brick houses all in varying stages of dilapidation, and some actually collapsing. Most of them are very nearly worn out, with walls bulging and roof-trees broken. In the majority it is necessary to pass through one bedroom in order to reach the second. Miss Sayle writes that when she inspected these houses she did not ask :

“Does the roof leak ? ”

but

“How long has the roof been leaking ? ”

RURAL

Similar conditions may be found in cottages in rural districts. The older cottages in the Cotswolds and Herefordshire usually have a large kitchen with a scullery behind. But the bedrooms are few in number and small in size. Miss Sayle describes a cottage at Wetton in Mayfield Rural District with half a pig hanging in the living room, as there was no other place for it to be stored. In the first bedroom slept the father and mother ; three girls aged 14, 5 and 4, and three boys aged 7 and 2 and a baby aged 5 months. In the second bedroom were two boys aged 17 and 15, and two girls aged 11 and 9. No doubt this was an exceptionally large family. Frequently in these rural cottages roofs leak and therefore it is impossible to sleep in one of the bedrooms, with the result that the whole family have to crowd into one.

These examples are given in order to illustrate

the point that conditions differ so much in various parts of England that generalizations are difficult, and remedies have to suit local needs. The conditions vary even more markedly in Scotland and Wales.

For these and other reasons the central authorities have adopted very rough-and-ready methods in setting up standards of overcrowding. In London, for example, there are bye-laws for tenement houses which require not less than 300 cubic feet of free air space for each person of 10 years of age or over, and not less than 150 cubic feet of free air space for each child under 10 years of age, occupying a room exclusively for sleeping purposes, and in the case of a room not exclusively used as a sleeping apartment, 200 cubic feet in respect of each child under 10 years of age. It may be possible to carry out this bye-law in London where there is an active medical officer of health, and energetic inspectors, but in small towns and certainly in rural districts such a bye-law often becomes a dead letter. Where there is a Rural Council composed entirely of farmers and small landowners, with a Clerk, who is also their solicitor in their private affairs, it is rarely possible to carry out in the spirit and in the letter instructions laid down by sanitarians in London. Take, for example, a bye-law that is in force in some localities. "As far as practicable a person shall not cause or knowingly permit persons of different sex above the age of twelve years, and not being persons living together as husband and wife, to occupy the same sleeping apartment." How can that bye-law be enforced in a remote village, and in the case of a family such as that described above, where there are ten children, and where no cottages

with three bedrooms are available? The words "As far as practicable" evade the main issue.

There is also the human factor to be remembered. The investigations carried out by the Housing Commissioners during Dr. Addison's campaign, sometimes revealed that in a district where housing was exceptionally bad the Chairman of the Council, the Chairman of the Housing Committee, the Clerk to the Council (who was also the local Solicitor), and occasionally the Medical Officer of Health, owned working-class property. The Medical Officer of Health in such a district, especially if he is only a part-time official with a family of his own to bring up, naturally shrinks from giving offence to his patients by stating publicly that the houses they own are "unhealthy areas," and should be pulled down.

Some clergymen in small towns and country villages have written me full details of the appalling conditions that exist in their parishes where it is impossible to make any forward move owing to the opposition of local vested interests. It is because of this latent, but extremely powerful opposition that I emphasized at the outset of this book that no Minister of Health however zealous and capable he may be, can hope to succeed in his war on the slums without the whole-hearted co-operation of local authorities. It is no use issuing circulars, or laying down regulations as to slums and overcrowding unless the men who have the control of local councils are prepared to take action regardless of interested opposition.

CHAPTER III

THE LOSS FROM SLUMS

BEFORE studying in detail what has been done, is being done, and ought to be done, we shall do well to consider what we are paying to-day in poor health, social unrest, crime, and immorality owing to the continuance of slum conditions. We cannot afford as a nation to pass by on the other side.

Whatever may be the causes of slums, or their remedies, there is general agreement that to reside in houses that are rapidly decaying must have a degenerating effect on the tenants. The houses are going down-hill, and those who occupy them are also on the down grade. There comes a time when the houses are so worn out that they are not worth repairing. As they are the least desirable they are the cheapest, and so come to be occupied by those who are miserably failing in the struggle for existence.

We therefore meet at every turn of the housing problem this question: Is it possible either to raise the income of the poorest workers so that they will be able to afford an economic rent for better houses, or is it possible for tax-payers and rate-payers to continue to provide healthy accommodation for those who cannot afford themselves to pay the rents demanded by the operation of the law of demand and

supply? With the economic issues involved I am not immediately concerned, but at the very outset of the problem it is necessary to emphasize that we are to-day as a nation paying a very big price in the form of disease, degenerate morals and communistic ideas, owing to so many thousands of our fellow citizens being condemned to exist in accommodation that in many cases has been declared to be unfit for human habitation. The laws of public health, the commands of humanity, and of true statesmanship all proclaim the same need that slums must be abolished.

MORAL

Whether slums make criminals and degenerates, or whether these make the slums is a controversial question. Housing reformers can quote volumes of evidence to show the relation between environment and character. From the other point of view, realists acknowledge the existence of a class of persons who are dirty and destructive, whatever their position in life, and their surroundings. Medical evidence is conclusive on this point. The feeble-minded, rich or poor, are by temperament wasteful.

Dr. H. M. Hanschell, a well-known specialist of 35 Weymouth Street, wrote a wise letter to the *Spectator* on the existence of slum makers, and has kindly allowed me to quote his views.

"As a medical practitioner I have had to tend professionally, and so observe, the slum denizens and *their broods in the slum and in the hospital*. In hospital ward or out-patient department it is possible

to note the slum denizen's responses, reactions and ideas in comparison with those of the other almost equally poor patients. I suggest that the true slum-making slum denizen is a valid sub-species of *Homo sapiens*: *not*, however, confined to, nor characteristic of, our industrial cities. I have tended professionally, and observed, this sub-species in the tropics—where minus “housing difficulties,” and also without soot, mud, and layers of sour clothing, but withal as dirty and as verminous, it appears as “poor white trash” and as “beachcomber.”

In both regions it may be disciplined and lectured, i.e. harried by continual pressure into some sort of conformity with the standards of the majority herd among and on whom (yet not of whom) it lives as a parasite. Its offspring grow up like the parents and repeat the parents' uselessness all through life, and require the same corrective practices. In the tropics, still, most of its offspring die before, or in adolescence, but we here are doing our best, with ever-increasing success, to preserve its offspring to mature and breed, and in fact to do it early and often.

There exists evidence for the probability that some, at least, of this sub-species' young are like the parent, hopeless and helpless by reason of stamped-in mental defect. Perhaps this evidence is not yet in exactness and in mass sufficient to warrant action on behalf of these unfortunates *qua* mental defectives, unfit for everyone's sake to be quite at large: but surely it is now plain enough that their children are not ordinary children; that their parental and physical environment from birth makes it obligatory, and urgent, if they may have any fair chance at all, that they be

removed from parent and from environment. Thus only can they receive that special upbringing which the agencies of humane civilization, such as public health and school, cannot supply.

It is important to find out unmistakably and without delay how much of these unfortunates' misfortune be environmental only ; how much, if any, actually inherent in the stock. The quickest and most decent and humane way to discover this is to change completely throughout all their childhood and adolescence their present environment. Of course, parent and child are often diseased. So it is with the "poor white trash." This physical disease only intensifies to our eyes and hearts their pitiable and helpless condition : it does not cause that condition.

Slum maker, poor white trash, beachcomber—each in a different climate and industrial and "housing" environment—all show clearly the same mental traits, and bodily habit and conduct. The pain of hunger, cold, heat, bodily disease, they know in varying degree. But no sign of mental distress do they ever show. They are not unhappy. They are not anxious nor fearful nor ashamed. They forget everything and learn nothing. They show only the weakest, if any, self-regarding sentiment. They belong to no herd but their peculiar own—they are bad examples to everyone but themselves, *they are entirely unblameworthy*. Only savage ignorance blames and punishes a mule for its mulishness.

They segregate themselves all together—in every named slum there is the real slum where they dwell—the other "poor" get them away from them whenever possible. It will please us to go on making their

c

housing brighter and more spacious, and by "visitors" of various sorts (in fact, "inspectors" and disciplinary harrying) bring about some show of order and cleanliness. The only bounds to this process are the depth of our purses and such limitation of breeding as may happen to the slum-makers. Probably the purse would the sooner give out—but perhaps before then we shall all see that this scheme of things is cracked, and turn to search for the flaws where they lie—in the mind of the slum-maker.

And if the flaws there should prove unmendable and inheritable? No answer need yet be attempted. There is much first to study in, and much care to be given to, the slum-maker's child; the weakest and the feeblest of all our children. Meanwhile, in seeking the origin of the slum-maker, the existence of his brother in mind, bodily habit, and conduct in the "poor white trash" of the tropics rules out "housing" of any sort as a factor in his making.

Dr. Hanschell's views are worthy of very close study. He knows his subject as a student and as a doctor, and he writes with courageous candour.

In the wealthier classes, nurses, governesses, tutors, and in later life, butlers, valets, and the paid guardians of the rich, usually prevent this type from being too objectionable. But we all know the man who makes his dressing-room a chaos, the mother who leaves her children entirely to the care of others, the heir who squanders his money at casinos. Precisely this type of feckless, wasteful person, if set in poor squalid surroundings, has not the backbone to struggle, and in time becomes the habitual resident of the work-house, the asylum, or the prison.

This is only true of a section of the community. Every minister of religion who lives in poor districts can produce evidence as to the moral injury caused to the majority by living under slum conditions. Although the economic aspect of the slum problem mainly controls the legislative measures that have to be taken, it is impossible to exaggerate the importance of the moral issues involved. Oliver Wendell Holmes once said that the education of a child started a hundred years before it was born. If this be true, we are to-day educating many of the British children of the year 2000 in the hovels of our towns and villages. The more we succeed in securing for them a healthier and brighter environment, the more we are helping forward the future.

It is difficult to deal with this question without disgusting the squeamish, or indulging in "sob-stuff." Far better than mere words of print are personal visits to the poorer districts. Often houses that look fairly respectable on the outside conceal families living in abject degradation. It must also be remembered that visits paid during the day-time do not convey the reality.

I shall never forget a visit that I paid at 2 a.m. with an Inspector of the Police to a house in a prosperous Lancashire town. This house had once belonged to a wealthy merchant, but had degenerated into a common lodging house, and in one room upstairs I found three families sleeping. String had been fitted across the room on which hung rough sacking in order to provide a modicum of privacy. In each of the parts of the room a father, mother and several children were slumbering in an indescribable atmosphere, herded

together rather like pigs, except that there would be a separate sty to each porcine family.

It is only when sudden disasters happen like the unexpected flooding of parts of the river Thames, that the public discover how their fellow countrymen are living in dark and damp cellars. What cruelties and wrongs are hidden in our slum districts are best known to our sanitary inspectors.

I can only hint at some of the evils, and in any case do not intend to devote too much attention to them, for they are surely recognized by most thinking people, who are more interested to discover practical remedies for the different evils than to read tragic stories of juvenile depravity or of adult vice.

PHYSICAL

There is, however, another aspect of the slum problem that must be referred to. Many warnings have been given regarding the disease and physical disabilities that can be directly attributed to living under slum conditions.

Sir George Newman in his recent report as Chief Medical Officer of Health of the Ministry of Health provides valuable official data on the subject. He writes :

“Another vital statistical matter much influenced by the evils of the War, that of domestic overcrowding, is placed in a clear and somewhat disconcerting light by the census results. It is well known that almost any statistical index of ‘over-crowding’ is, if used mechanically, liable to mislead ; thus, the number of rooms per person is, other things equal,

sure to be greater in small families than in large ones, so that to compare the densities reckoned in this way of districts where the average families differ in size is not satisfactory. In the Census Report an attempt has been made to standardize comparisons which deserves notice. We know the numbers of families of different sizes and the numbers of rooms occupied by them in every administrative subdivision of the country. We know, of course, the numbers of rooms occupied by families of different sizes in 1911, and we can therefore calculate the numbers of rooms which would have been occupied by the families in any district had their housing standard been equal to the average for England and Wales of 1911. The application of this standard, not some Utopian ideal, but the average conditions of 1911, shows that in the Administrative County of London in 1921, room accommodation fell short to the extent of more than 58,000, no less than 22 per cent. of the requirements. In the County of Durham (with associated County Boroughs) the deficit was nearly 25 per cent., and in Northumberland it was more than 25 per cent. If we take the conventional measure of over-crowding, viz. the number of persons living more than two to a room, there was indeed in London an improvement between the censuses, the number decreased from 758,438 to 683,498. But in Durham the number increased from 392,009 to 426,223, and in Northumberland from 202,614 to 219,776. In the West Riding of Yorkshire there was an increase of more than 50,000 in the number of persons housed under such unsatisfactory conditions. However regarded or extenuated, these are unpleasant facts."

In country districts Sir George Newman laments the neglect of regular inspectors. He points out that one aspect of public health activity is the discharge of duties which have devolved upon sanitary authorities under the Housing Consolidated Regulations, 1925 :

“These Regulations require regular and systematic inspection of dwelling houses with a view to the remedying of defects ‘which may tend to render the house dangerous or injurious to the health of an inhabitant.’ The performance of this duty was of necessity neglected in most districts during the War. In some districts lately visited it has been resumed in a satisfactory manner, but in many, and more especially in county districts, the Regulations remain in more or less complete abeyance. The reason generally given for default is that systematic inspection is of little value in the absence of alternative accommodation for those who may be displaced by closing orders. Under present conditions the difficulty of enforcing closing orders has often to be accepted with the resultant continued habitation of unfit property. But it is evident that many authorities have failed to realize that this is only one aspect of their duties under the Housing Regulations ; that it is equally necessary to exercise supervision of all working-class property to prevent it from falling into a state which may necessitate closure. The neglect of this duty is, in many districts, resulting in an accumulation of housing defects prejudicial to health.”

The following extracts from Annual Reports of Medical Officers of Health may be quoted to prove the relation between slums and health :

“We still have many families, decent and respectable families to boot, eking out existence in homes so called which are totally unworthy of them, we still have a distressing amount of over-crowding, we still have young adults of opposite sexes occupying, through no fault of their own, the same bedroom, we still have cases where tubercular patients are using the same bedroom as other people.” (Urban District of Rothwell.)

“The most urgent problem is still the Housing question, and the difficulty of dealing with over-crowding and housing defects. This is emphasized very clearly by the continued prevalence of tuberculosis (which should be mainly preventable), and by the reports on the houses in which tuberculosis has been notified; it will be observed in the summary of inspection of these houses that defects of over-crowding, ventilation, etc., were found in every house, except one, and it is a lamentable fact that in many cases no action has been taken, chiefly owing to the lack of alternative accommodation.” (Urban District of Stowmarket.)

“This, perhaps, is the most serious problem with which the Sanitary Committee is faced. Although the Council has built nearly a hundred cottages under its housing scheme, the fringe of the difficulty has scarcely been touched. It has to be admitted that, under present conditions, an agricultural labourer with a family of even moderate size, is not in a position to pay anything approaching the economic rent of a cottage suitable for him to live in. In a very few instances where over-crowding has been dealt with by placing the family in a Council cottage, the tenant

has failed to pay the rent and the experiment is not likely to be repeated. Over-crowding, with its attendant evils, will continue until some scheme can be devised to provide wholesome housing accommodation at a rental within the reach of an agricultural labourer with a family. I regret I am unable to report any satisfactory result in dealing with cases of over-crowding during the past year." (Rural District of Aylesham.)

Another striking illustration may be found in the Report for 1925 of the Medical Officer of Health for Glasgow. The schemes for post-war housing began to be effective in the year 1922, and in that year the number of cases of pulmonary tuberculosis removed to Glasgow hospitals, sanatoria and Poor Law institutions was 3,336. In three years the number had fallen to 2,594. This represents a reduction in this one disease alone, to the extent of 742 cases each year.

Every case of phthisis sent to a hospital or sanatoria costs the community on an average £43 4s. 6d. If this sum is multiplied by 742, it shows a saving in Glasgow alone of £32,072 in a year, which sum when capitalized at 5 per cent. represents £641,460. This amount of money would provide over 1,200 good houses, and these would lead to direct economies in the cost of upkeep in our hospitals, sanatoria and Poor Law institutions.

DISCONTENT

There is yet another aspect to be considered. We cannot expect those who live under bad conditions to be proud of our Constitution and of our Empire.

Thus our slums are breeding-grounds not only of physical disease, but of mental rebellion.

Here is the actual example of an ex-service man's home given as evidence in the course of an enquiry that took place in 1926 on Uninhabitable Dwellings in Glasgow. The tenant had been in the army for fourteen years, and was four times wounded in the War. The only accommodation that he could find for his wife and child on demobilization was a two-apartment house of what has been called the "telescope" type, that is to say, the small bedroom was entered from the kitchen. The flooring was open at the joints, and the plaster on the wall broken. The rain came in through the ceiling as the roof needed repair. In short, the house was uninhabitable, and the agent for the landlord did not think it was worth keeping in repair. As the ex-service man said bitterly, "It takes a hero to live in a place like this."

Lord Derby hit the nail on the head with his usual common sense in a speech that he made before the War. He was speaking about industrial unrest, and he said, "It would be idle to say that the sole cause of it was discontent of habitation, but to a very large extent it must be allowed that bad housing in the past had contributed in a large degree to that discontent."

In short, whether we arraign unhealthy areas because of the injuries they inflict on their inhabitants, physically, mentally or spiritually, on every count they are found guilty. There can be no defence of slums.

HISTORICAL

CHAPTER IV

A HISTORY OF THE SLUMS : 1842-1914

STUDYING the history of the slum question during the past hundred years, it is more and more evident that the problem cannot be solved in a day ; and indeed many of the solutions put forward to-day by politicians have already been tried and found wanting in the last century.

We partly owe our present load of slumdom to the age of prosperity that commenced after the Napoleonic wars when our forefathers were at last free from the financial drain of the campaigns on the Continent. Steam power and machinery were rapidly accelerating production, and as a result our rural population rushed into factories, and families multiplied. Our towns swelled in size without any guidance from those in authority, for as a nation we were not ready to control the new age of machinery. Our manufacturers and landlords, encouraged by a misleading philosophy of individualism run wild, made their fortunes, while their work-people laboured in the mills, and died from typhus in the hurriedly-erected slum dwellings. That was an age when it needed twenty-five years of agitation to persuade

Parliament to forbid a child aged nine to be allowed to work more than 69 hours a week, and even that restriction was confined to the cotton mills. Not only were statesmen blind to the growing evils, and manufacturers so intent upon amassing wealth that the state of the housing of the people was overlooked, but even the Labour Unions, supposed to have been formed to safeguard the welfare of the working classes, hardly paid any attention whatsoever to the fundamental question of better housing.

Not until 1842 can signs be found of a practical interest in this question, when Lord Shaftesbury created the Labourers' Friendly Society, which afterwards became a Society for Improving the Condition of the Labouring Classes, with the Prince Consort as the first President of this Society. It is interesting to remember that the Prince Consort's grandson, His Majesty King George V, nearly eighty years later, gave a lead to local authorities and societies at Buckingham Palace in 1919 when he declared :

“While the housing of the working classes has always been a question of the greatest social importance, never has it been so important as now. It is not too much to say that an adequate solution of the housing question is the foundation of all social progress. Health and housing are indissolubly connected. If this country is to be the country which we desire to see it become, a great offensive must be undertaken against disease and crime, and the first point at which the attack must be delivered is the unhealthy, ugly, over-crowded house in the mean street, which we all of us know too well. If a healthy race is to be reared, it can be reared only in healthy

homes ; if infant mortality is to be reduced and tuberculosis to be stamped out, the first essential is the improving of housing conditions ; if drink and crime are to be successfully combated, decent, sanitary houses must be provided. If 'unrest' is to be converted into contentment, the provision of good houses may prove one of the most potent agents in that conversion."

It may here be permitted to add that the influence of Her Majesty Queen Mary in encouraging action against slums, is much more considerable than is generally known. She is never afraid to see the realities of slum conditions for herself, and those officials who have escorted her are amazed at her knowledge. Her gracious interest in the question is a factor that cannot be overlooked.

The Prince Consort would indeed have approved to the full of the keen and personal interest that both King George and Queen Mary take in the slum problem at the present time, and it is significant of the power of the Crown in this country that only when the Court took up this matter in 1842, did municipalities begin seriously to act.

LIVERPOOL'S STORY

Instead of indulging in a number of generalizations on municipal effort, it may be of interest to give in some detail the actual experience of one English municipality, Liverpool. This progressive city, by the Building Act of 1842, the Sanitary Act of 1846, and the Sanitary Amendment Act of 1864, gave a lead to the rest of the country. Liverpool well illustrates

too the reasons which have led to the twentieth-century slum problem.

Look back 300 years. In the middle of the seventeenth century there was a little town on the north bank of the river Mersey, containing only seven narrow little streets. It would be regarded to-day as a petty hamlet, through which the motorists would rush, hardly slackening speed. Even by the eighteenth century the growth had been comparatively slight, but as the port developed more houses were built as close as possible to the docks. Here were temporarily housed many seamen, and as early as 1784 a Dr. Moss spoke of the streets being extremely insanitary.

The main facts about the growth of Liverpool have been published by various officials of the Town Hall, notably in a pamphlet written by Mr. Newlands, Borough Engineer. In 1841 a proper survey was made of the city, which had by this time increased from a population of about 12,000 in 1775 to over 200,000. It was then revealed that about 56,000 persons dwelt in little courts, crowded together and about 20,000 in cellars below the level of the streets.

Further investigations were made in 1842. The original reports of Dr. Duncan, the first Medical Officer of Health, are available, and show what an advance has been made since that date. Here is his description of local conditions, describing how in these courts there stood a general cesspool and ashpit into which all filth was thrown :

"I do not know of a single court in Liverpool which communicates with a street or sewer by a covered drain. The fluid contents, therefore, of the overcharged ashpits too frequently find their way

through the mouldering walls which confine them, and spread a layer of abomination over the whole surface of the courts. In some cases it even oozes through into the neighbouring cellars, filling them with its pestilential vapours, and rendering it necessary to dig wells to receive it in order to prevent the inhabitants being inundated. One of these wells, four feet deep, filled with this stinking fluid, was found in one cellar under the bed where the family slept."

These cellars were ten or twelve feet square. They frequently had only the bare earth for floor, and sometimes were less than six feet in height. As there was no window, ventilation was out of the question. Such were the conditions in which 20,000 of Liverpool's population dwelt eighty years ago.

But this was not the worst, for in Liverpool there were a large number of lodging houses, where it was possible to stay for the night for a penny or twopence.

"It is in the 'lodging houses'—usually situated in the front streets, but sometimes in the courts—that the over-crowding of inmates is carried to the highest pitch. The worst description of houses of this kind are kept by Irishmen, and they are resorted to by the migratory Irish, among others, who may, perhaps, not remain more than a night or two in the town, as well as by vagrants and vagabonds of all descriptions. In every room of such houses, with the exception of the kitchen or cooking-room, the floor is usually covered with bedsteads, each of which receive at night, as many human beings as can be

crowded into it; and this, too, often without distinction of sex, or regard to decency.

“But there are cellars, usually the double cellars I have described, which are used for the same purpose, and here the over-crowding is carried still further, if that be possible, and is certainly more prejudicial to the health of the inmates, from the still more defective ventilation of these dark and miserable abodes. At night the floor of these cellars—often the bare floor—is covered with straw, and there the lodgers—all who can afford to pay 1d. for the accommodation—arrange themselves as best they may, until scarcely a single available inch of space is left unoccupied. In this way, as many as thirty human beings, or more, are sometimes packed together underground, each inhaling the poison which his neighbour generates, and presenting a picture in miniature of the Black Hole of Calcutta. Each individual, in the course of the night, vitiates about 300 cubic feet of atmospheric air, rendering it quite unfit for the purposes of respiration, and, if we suppose thirty pairs of lungs engaged in this process, we shall have 9,000 cubic feet of air rendered noxious during the period of sleep. But the cubic contents of the cellars in question do not, on the most liberal computation, exceed above 2,100 feet; which is the same thing as to say that thirty individuals are furnished with a supply of air sufficient for the wants of only seven. The Inspectors of Prisons in England recommend ‘Not less than 1,000 cubic feet’ for every prisoner, ‘as being essential to health and ventilation’; and yet here we have free agents voluntarily immuring themselves within a space which limits them only to a supply of 70 feet,

or less than one-fourth of the minimum necessary for the purposes of healthy respiration."

These facts are horrible, but it is useful to give them, for they show what considerable progress has been made in the last eighty years, and indicate why we have still a heritage of evils to accept as liabilities from our forefathers.

The revelations about their city disturbed the consciences even of Free Traders. The Liverpool Sanitary Act of 1846 made it possible to appoint a Medical Officer of Health. Lancashire led and London followed, when the City of London appointed Dr. Simon as their first M.O.H. In Liverpool there then commenced a ding-dong struggle to remedy conditions, which were continually deteriorating owing to the continuous arrival of Irish emigrants, many of whom were mere savages in their habits.

In 1885 Lord Cross opened the Victoria Square Dwellings, a block of 282 tenements. A study of local documents shows, however, that these produced the same results as concern us to-day, for the new tenements were not occupied by those who had dwelt in the homes that had been demolished, but by a superior class, and the slum dwellers simply moved into houses near by that were already overcrowded. How to prevent this occurring has not yet been discovered forty years later.

Liverpool continued to progress under various Acts, demolishing insanitary property and erecting new houses; and any student of the problem must pay a tribute to the civic rulers for their incessant work to put right the mistakes of the Industrial Revolution.

NATIONAL ACTION

The rest of the country was somewhat slow to move. In 1851 two Acts were passed to deal with lodging houses, but they largely became dead letters as local authorities evaded action. In view of the proposals put forward by certain politicians in 1928, it is interesting to recollect that in the Act of 1851 a special provision gave Town Councils power to erect, or to purchase and maintain lodging houses for the labouring classes at the expense of the ratepayers.

During all this period, Disraeli was giving a good deal of thought to the housing problem. In his novel, *Sibyl*, he describes an agricultural market town called Marney, and in his preface he clearly states that the description is founded on his personal observation. An extract from *Sibyl* may be of interest :

“ These wretched tenements seldom consisted of more than two rooms, in one of which the whole family, however numerous, were obliged to sleep, without distinction of age, or sex, or suffering. With the water streaming down the walls, the light distinguished through the roof, with no hearth even in winter, the virtuous mother in the sacred pangs of childbirth gives forth another victim to our thoughtless civilization ; surrounded by three generations whose inevitable presence is more painful than her suffering in that hour of travail ; while the father of her coming child, in another corner of the sordid chamber, lies stricken by that typhus which his contaminating dwelling has breathed into his veins, and for whose next prey is perhaps destined his new-born child. These swarming walls had neither windows nor doors

sufficient to keep out the weather, or admit the sun, or supply the means of ventilation; the humid and putrid roof of thatch exhaling malaria like all other decaying vegetable matter. The dwelling rooms were neither boarded nor paved; and whether it were that some were situate in low and damp places, occasionally flooded by the river, and usually much below the level of the road; or that the springs, as was often the case, would burst through the mud floor; the ground was at no time better than so much clay, while sometimes you might see little channels cut from the centre under the doorways to carry off the water, the door itself removed from its hinges, a resting place for infancy in its deluged home. These hovels were in many instances not provided with the commonest conveniences of the rudest people; contiguous to every door might be observed the dung-heap on which every kind of filth was accumulated, for the purpose of being disposed for manure, so that, when the poor man opened his narrow habitation in the hope of refreshing it with the breeze of summer, he was met with a mixture of gases from reeking dunghills."

Impressed by his personal experience of such evils, it is no wonder that Disraeli, during the Ministry of 1866, passed housing legislation, founded on the "Torrens" Act that was originally introduced as a Private Bill by a Liberal Member.

At this point it may possibly be of value to suggest that neither political party can claim exclusive praise for their activity, or criticism for their lack of foresight in the matter of housing. The history of the subject shows that individuals from both the

Conservative and Liberal Party were striving to remedy the various evils, but without doubt Disraeli was *primus inter pares*. When he became Prime Minister in 1874 he brought in the Artisans and Labourers' Dwellings Improvement Act of 1875. Under this, questions that are agitating local authorities to-day were raised, for by Disraeli's Act a local authority was given the power to buy compulsorily, at a price to be settled by arbitrators, an insanitary area. This Act was extended two months later to Urban Sanitary Authorities, and in 1878 to Ireland. But the trouble of this legislation was that it frequently became a source of excessive profit to own property that was subsequently bought out. Slum owning under the Act was lucrative when the value was assessed according to rental. Amendments were introduced, but compensation continued to be a stumbling-block to the smooth operation of the Disraeli Acts, as it was in the case of the Act of 1890, and is still to-day under existing legislation.

THE 1875 ACT

The Public Health Act of 1875 is one of the landmarks in the history of housing legislation, for it gave powers of inspection to Sanitary Authorities, and enabled them to exercise a certain amount of control over insanitary property. But the monumental achievement of that period was the Report of the Royal Commission on the Housing of the Poor, appointed in 1884.

The Chairman of this Commission was Sir Charles Dilke. Several names of other members have a

familiar sound at the present time. There served Lord Salisbury, Earl Brownlow, Edward Stanley, and Mr. G. J. Goschen. The Prince of Wales was also a member of the Commission, which reported in six bulky volumes in 1885.

Those who are urging at the present time the appointment of another Royal Commission on Housing cannot quote the immediate legislative results of the former Commission as evidence of its value. Its principal advantage was that it focussed public attention on certain aspects of the problem, and provided information on which subsequent legislation was based. But in course of time it led to the Housing of the Working Classes Act of 1890. This was divided into seven parts, and it is important, in order to have a clear understanding of subsequent legislation, to appreciate the differences between Part I, Part II and Part III. Part I was chiefly concerned to help local authorities to clear large unhealthy areas. Part II provided means for dealing with small areas, while Part III gave powers for working-class houses to be built at the cost of public funds.

This last section of the 1890 Act was considerably amended ten years later, for local authorities had shown little inclination to take advantage of the powers given them. But the 1900 Act was not very successful, for possibly owing to the South African War, the nation's attention was directed elsewhere than to housing.

One Act of this later period must not be overlooked even in the brief summary, viz. the Small Dwellings Acquisition Act of 1899 that gave power to advance money to enable the ratepayer to become the owner

of his own house. This was the original Act that Mr. Neville Chamberlain so wisely extended twenty-four years later.

After the South African War was concluded, Parliament continued to sanction new legislation, but builders year by year erected fewer houses, the output of the operatives steadily decreased, and the situation was becoming worse in many districts. Acts of Parliament that are not taken up vigorously are of course mere waste of paper. Nevertheless, Parliament passed a Housing of the Working Classes Act in 1903, and set up a Select Committee to enquire further into the question in 1906. This Committee reported that the majority of rural districts had practically taken no advantage of previous housing legislation.

THE 1909 ACT

Mr. John Burns about this time was President of the Local Government Board under Sir Henry Campbell-Bannerman, and he spent two or three years preparing another housing and town-planning Bill that eventually passed into law in 1909. This extended the Act of 1890; and gave power for remedial action in clearing slum areas. It was constructive in so far as it hoped to encourage the erection of new houses, and was preventive in so far as it gave local authorities power to repair insanitary houses at the owner's expense.

But in spite of this avalanche of legislation human factors played havoc with the well-meaning schemes of our legislators. Those who lived in poor houses

scuttled like rats into the nearest available lodgings when their own houses were pulled down. Even when, by the dint of much persuasion, the original slum tenants were induced to go into the new houses, they soon reduced them to an abominable condition. Impartial evidence of this may be discovered in the final volume of Mr. Charles Booth's enquiry into the life and labour of people in London, and one report states "they don't want such accommodation, and would not take it if offered, and, if they did, it would only end in the new buildings being spoiled."

There was also the eternal question of compensation, and in many cases slum owners were not in the least displeased to see over-crowded property becoming more congested, as they knew that this would force up the purchase price should they be compelled to sell.

Mr. John Burns' 1909 Act, has, however, had several useful consequences. It prohibited for the first time the building of back-to-back houses, and it also strengthened the law dealing with cellar dwellings. The Act was utilized, too, by certain local authorities who were endeavouring to repair their bad houses. This type of remedy was specially adopted by the Birmingham Housing Committee, and so influenced the mind of Mr. Neville Chamberlain, and through him the housing policy of the future. The Birmingham Housing Committee decided to recondition some 6,000 courts which were not healthy, but as the rents were very low, ranging from 2s. 9d. to 6s. 6d. a week, and as they were occupied for the most part by people who had to live close to their work, considerable care had to be taken in carrying out this

policy. As few houses as possible were pulled down. The remainder were repaired by the owners at their own expense, although in one or two cases some assistance was given to poor property owners who could not afford to carry out the necessary repairs. The Housing Committee worked in co-operation with the Tramway Committee in providing a service of trams so that there should be cheap and good transport for those tenants who were ready to go outside. A Visiting Sub-Committee was appointed which inspected all property reported by the Medical Officer of Health as being unfit for human habitation, and decided on the spot what repairs were needed. The Committee worked hard for six years, and opened out 91 courts, and converted them into terraces, pulling down obstructive buildings that blocked the entrance of light and air. It was rather unkind of an official report to point out that, even at that rate of progress, it would take some 400 years to deal with all the courts in Birmingham!

The War, of course, stopped all activities. The calling up into the army of building operatives, and the demand from munition factories checked the number of new houses built. The general feeling that it would be wrong for the rents of small houses to be increased while householders were at the Front, led to the passing of the first Rent Restrictions Act of 1915, that has had such unfortunate results. The stoppage of building for the period of the War completely changed the whole outlook on the slum question, and consequently Dr. Addison, as the first Minister of Health, was compelled to begin a new chapter in the history of housing after the Armistice.

CHAPTER V

PROGRESS SINCE 1919 IN LONDON

EVEN in Westminster, in Chelsea, and Kensington, there are areas that have been described by Mr. Lloyd George as "Bolshevist munition factories."

We have, however, made comparatively rapid improvements in London if a broad survey is taken of the past. We have not had a great fire for three hundred years, nor have we had an earthquake such as occurred in San Francisco to destroy our antiquated houses. Thus without an "Act of God" we have had to take action, and sanitary science and demands for healthier conditions have advanced more quickly than it has been possible to reconstruct. It is strange to remember that less than eighty years ago part of the drainage of Hammersmith ran into an open ditch at Brook Green. There were gutters in which stood foul deposits on a level with the floors of the houses. According to an official report on conditions in 1849, it was stated that "the tidal water flows up these ditches, driving before it foul accumulations. These are left by the receding tide alongside the houses."

At St. Giles there were wretched dwellings in which "all ages and both sexes, fathers and daughters, mothers and sons, grown-up brothers and sisters, stranger adult males and females, and swarms of

children, the sick, the dying and the dead—are herded together with a proximity and mutual pressure which brutes would resist.” Even the mansions of the rich in those days would be condemned by the Sanitary Inspector of the present day. We have made a revolution in our housing conditions in the past sixty years, and it helps us to keep our sense of proportion to recall what has been done.

Since the War, the London County Council has incurred a capital expenditure of nearly £25,000,000 for housing. If all housing schemes now in hand are carried through, there will be an expenditure of another £17,000,000. As many houses have been erected in the London area since the Armistice as would accommodate the whole population of Sunderland or Swansea. There are over 37,000 L.C.C. dwellings that have been built since the War containing approximately 158,000 persons.

The erection of so many new houses means an immediate relief to slum conditions. An admirable method, too, has been employed in London by which 50 per cent. of all the new accommodation is placed at the nomination of the various metropolitan boroughs. When a Medical Officer of Health certifies that the condition of a family requires immediate attention owing to overcrowding or other conditions, preferential treatment is accorded.

These figures are given in order that a fair and unprejudiced opinion may be obtained of the situation. It is mere political clap-trap to talk of London's housing, as if neither the London County Council nor the Metropolitan Borough Councils had made any move. Political pamphlets have been published

containing criticisms that appear to assume that little or nothing has been done. They are unjust and untrue.

On the other hand, it is generally agreed that in spite of the millions spent on housing, the campaign against the slums is only in its early stage. A few small schemes are taken in hand by Borough Councils. The London County Council itself is carrying out a scheme for clearing 23 areas exceeding 100 acres. There are a number of voluntary housing associations that are helping a few families. But the efforts that have already been made are very slight in comparison with the immensity of the need. For London is an old city, and large parts are covered with mean dwellings that are already worn out, and should be demolished at the first opportunity.

We are also suffering sadly from opportunities that were lost when building was comparatively cheap. On the other hand, it must be remembered that it was not until after Dr. Addison's Act of 1919 had been passed that the State was able to contribute to the cost of slum clearances, nor was it recognized at law that the owners of insanitary property should suffer pecuniary loss by the compulsory acquisition of their land and houses.

Since that Act was passed there has been a complete change in the position, and such action as has been taken by local authorities must be credited largely to Dr. Addison's initiative. The London County Council has in hand twelve schemes at the present time. The Tabard Garden scheme in a district that possessed an extremely unsavoury reputation, is completed. Here accommodation for persons dis-

placed has been provided in seven blocks of dwellings. Further measures will be taken in this area, when it becomes possible to demolish a number of old houses that are still standing, but here as elsewhere it is impossible to turn tenants out into the street, and therefore alternative accommodation has to be provided.

Mr. Topham Forrest, F.R.I.B.A., the Chief Architect of the L.C.C., and his extremely competent staff, have designed a simplified form of tenement that is meeting the need for those who can only pay low rents. These buildings are on four floors. Economy has been effected by giving a washhouse containing a bath and a copper to two or three tenements. One entrance is shared by several tenants, but each has its own sanitary accommodation and a scullery. For single persons or old couples without children a bed-sitting room is provided. This is fitted with a grate, a coal bunk, a gas stove, and a food cupboard.

The present policy of the Municipal Reform party is to build higher in central London, where it is imperative to provide accommodation for those who wish to live near their work. The increasing value of land, transport congestion, the advantages and saving of time in living close to the centre—each contribute to the demand for central accommodation. Land costs from about 12s. to 18s. per square foot north of the river Thames, as compared with 5s. to 8s. for land south of the river. It is therefore not surprising that the London County Council are experimenting in high buildings. The models of the nine-storey tenements to be erected on the Ossulston Street site were exhibited some months ago in the

House of Commons, and were much admired as an emergency means of providing accommodation for over 3,000 people on a small area. Work is already started on the central block, which varies from three to six storeys in height, and will, when completed, contain 84 tenements and 10 lock-up shops. From the shops and garages erected in the basements, it is hoped to obtain revenue which will keep down the rents for tenements designed for working-class accommodation. The highest tenements will be let to those who can pay remunerative rents, and it is fully expected that there will be a great demand for these, as they will be situated well above London's smoke. Another interesting part of the scheme is that the central part of the ground will be occupied by a flat-roofed building of one storey. On the roof of this, and on other flat roofs in the building, play-grounds with accommodation for about 1,800 children will be provided.

Another interesting scheme on the same lines is that designed by Major Barnes and Mr. W. R. Davidge, for Stepney. This may, it is hoped, provide in time re-housing for some 551 families who occupy an unhealthy area known as the "Limehouse Fields." By building high, but not exceeding eight storeys, by providing lifts, sun balconies, for most of the tenements, play-grounds on the roofs, drying grounds, centralized laundries, electric lighting, and cooking, it is planned to make these high buildings extremely popular.

This, however, is a scheme for the future, and all those who are struggling at present in various parts of London to solve local problems know how difficult

it is to convert schemes on paper, however perfect they may be in theory, into reality. This example of one of these problems, with which I have had a good deal to do during the last three years, is typical. There is a block of small cottages that is certainly, according to official standards, an unhealthy area. In the old days the cottages were built round a central garden, but as land became more valuable, buildings were erected on this inner ground. Consequently, the rooms that formerly looked out on to the open ground have no direct access to light or air. They are, in truth, cellar dwellings, and have rightly been condemned as such by the Health Authorities for years past.

But every attempt so far to deal with this block of property has completely failed. In the first place the present inhabitants are for the most part old people, who have lived there for most of their lives, and there has been little disease of any kind. One old man aged 82, spoke warmly of his home as being one of the snuggest and quietest spots in London, and he was much amused at the idea of any Social Reformer regarding it as being unhealthy. He said that he had lived there for nearly fifty years, and had had no illness. Was this not sufficient proof of the stupidity of those who were clamouring that he and his neighbours should be turned out?

The truth is that at present it would be cruel to turn them out, for there is nowhere else for them to go within three or four miles where they could obtain similar accommodation at a rent comparable to that which they are paying at present.

The houses are owned by three different landlords

who would be only too glad to dispose of the property at a price. Various attempts have been made to obtain a reasonable figure, but the site is one of the most attractive in London, and an adjacent house that had been empty for some time as it was collapsing and dangerously insecure, sold easily for a high figure. The purchaser is said to have spent over £2,000 reconstructing this house, which is only ten yards away from the unhealthy area. The views from the windows across London are magnificent on a clear day, and the district possesses many amenities. Site value might run to a very high figure. It is consequently an almost insuperable task to know how to deal with this particular block of property without asking the local ratepayers to pay an extravagant sum, and without disturbing seriously the peaceful lives and the complete contentment of the present inhabitants.

This example is given to illustrate some of the practical difficulties that are met with. It is all very well to advocate the establishment of self-contained garden cities in the open country surrounding London. As is stated fully in a chapter on this subject, Garden Cities and satellite towns certainly offer one solution of the growing congestion in our large towns. But people are reluctant to move into them, as is stated in the final report of the Unhealthy Areas Committee, "before the means of livelihood and recreation are established, while factories can hardly be expected to move thither unless they are assured of a supply of labour." Colonel Levita is very emphatic on this point. In an interesting article that he wrote for a Housing Supplement of the *Spectator* he stated that

enthusiasts chide because "satellite towns" are not substituted for the L.C.C. dormitory estate in the suburbs of Greater London. "But conformable with zoning principles of allocating land to its rightful user, wherever possible sites have been set aside for industry. Alas! Industry does not avail itself: compulsion of persons to move out of town is not with us—much less compulsion of industry. The financial implications of municipally provided satellite towns would be formidable."

Another complication in London's slum problem is the intimate connection between housing and transport. As is pointed out in the chapter on Town Planning, a regional plan for the reconstruction of London and for the scheming out of proper transport is essential. It is hoped that the Greater London Town Planning Committee now at work may find it possible to make practical recommendations as to ways of relieving the present congestion. We all hope that the expansion upwards will not be allowed to lead to an epidemic of skyscrapers. But much careful statesmanship on the part of the L.C.C. and other local authorities will be needed, in order to prevent the present situation being aggravated when our present slum areas are cleared. There is a danger that when the little cottage homes that were erected in the Victorian era are demolished, factories will be erected on the cleared site. The building of an enormous factory at Mornington Crescent is a significant example of what may occur. Each new factory will mean that more labour will try to find a home near by, and we may find the present confusion worse confounded.

Another question of paramount importance to London is that of compensation. This matter in its broader aspects is dealt with fully in the chapter on this subject; but it may here be pointed out that up to 1914 the compensation paid for acquiring unhealthy areas in London under the 1890 Act has proved to be extremely costly. Under that Act the authority had to pay the market value of the property, and to pay compensation for the buildings that were to be demolished. Consequently, the London County Council, in acquiring 40 acres of unhealthy areas in connection with schemes begun and completed between 1890 and 1914, had to place on the rates a charge of over three-quarters of a million pounds, after deduction had been made for lands resold and for the housing value of the land retained.

The outlook for London was recently summarized by Mr. Montagu H. Cox, the Clerk of the London County Council. He wrote that, in spite of difficulties, not all of which have yet been overcome, the period since the end of the War has been one of increasing activity. The measures taken to meet the housing shortage have acquired such momentum that in the one financial year ending March 31st, 1928, not far short of 10,000 houses and flats have been erected by the agency of the Council alone. This output for one year may be compared with the 10,000 houses and flats erected by the Council during the 20 years preceding the War.

“These are striking figures,” Mr. Cox added, “but it must not be supposed that the housing problem is already solved. Slums have not yet been wholly swept away, nor have houses yet been provided for

all who need them. Moreover, the housing standards of to-day will not necessarily be those of to-morrow, and some areas not at present classed as slums are certain in course of time to come within this category."

The following table, extracted from the volume, shows the number of houses and flats erected by the L.C.C. during the period from April 1st, 1912, to December 31st, 1927:

Year.			Total houses and flats.	Total rooms.
1912-13	..	..	238	760
1913-14	..	..	236	898
1914-19	..	..	239	775
1919-20	..	..	6	21
1920-21	..	..	370	1,319
1921-22	..	..	1,706	6,623
1922-23	..	..	5,107	20,146
1923-24	..	..	857	3,064
1924-25	..	..	1,600	5,765
1925-26	..	..	2,350	8,766
1926-27	..	..	5,207	19,392
April 1st to December 31st, 1927	..	..	6,882	25,482
Total, 1919-27	..		24,085	90,578

These figures include 1,632 tenements, containing 4,774 rooms, erected under re-housing obligations incurred in connection with the clearance of unhealthy areas, so that the additional housing provision made in this period consists of 22,453 houses and flats, with a total of 85,894 rooms.

CHAPTER VI

PROGRESS SINCE 1919 IN THE PROVINCES

I HAVE personally visited many of the slum areas dealt with in this chapter, but owe at the same time a debt to a Special Correspondent of *The Times*, who in 1927 wrote a very comprehensive series of articles on the slums, which will be a veritable mine of accurate information for years to come. By the kind permission of the editor, I have been allowed to make use of the information contained in this series.

BIRMINGHAM.

Birmingham is supposed to be the pioneer city in dealing with slums, but it still contains many areas that need to be swept away, and such clearances have to wait until there is adequate alternative accommodation. The City of Birmingham started fifty-three years ago demolishing old and out-of-date property, and cutting through new streets. It was not, however, until the beginning of the twentieth century that the Housing Committee, with Mr. John S. Nettlefold as chairman, resolutely set to work. His method of pulling down two houses on either side of an entry to a court in order to allow the entry of light and air has become historic as a means of alle-

viating conditions. Mr. Nettlefold, too, was one of the first men who recognized that scientific town planning, and the limitation of the number of houses built to the acre, were essential in order to prevent the creation of slums in the future.

Unfortunately since the War clearance of slums has been delayed, while 18,000 new houses were being built by the City of Birmingham, and 5,600 by private enterprise. But any visitor to Birmingham who has an hour to spare, will find within easy walking distance of Snow Hill railway station a congested area of workshops, little courts and over-crowded houses. In about 11 acres there are 433 houses all of the back-to-back type, and more than half of the dwellings have no water supply within their homes, and with a few exceptions the closets are in the common courtyards. This is known as the New Summer Street area, and a scheme to deal with the property is being prepared.

DUDLEY.

Far worse conditions can be found in the Black Country, especially in those towns where there have been mining operations in the past, resulting in subsidences. Take, for example, the slum area that it is hoped to clear away before long in Dudley. Here only a few houses have a damp-proof course; the ceilings bulge; and many of the chimneys are leaning over as if about to fall. The rents are extremely low, about 3s. a week. The difficulty in a town like Dudley is partly that of cost, as the slum improvement scheme is expensive, and a penny rate only brings in £800. If this six acres of property is cleared, at least 150 new houses must be provided to house those displaced.

BRISTOL.

At Bristol, the Borough Engineer and the Chairman of the Housing Committee showed me on the spot how they had met this problem of providing alternative accommodation in their city. It was a welcome change to see a scheme actually carried out instead of being presented with plans on paper. Bristol has two kinds of slums. Some are composed of the old houses built in Queen Anne's day, when they were occupied by merchants who traded with the West Indies. The other contains houses, built at great speed, and in some cases extremely badly, at the time when people were crowding into Bristol to obtain work in the new factories. Many families now living in these houses are strongly opposed to going outside the boundaries of the city, or to new housing estates, and others could not possibly afford the rents asked for the 5,500 Council houses built since the War. In order to meet the situation the Housing Committee decided to build accommodation on the actual-cleared sites, and I was taken to visit two blocks of dwellings built at Lawford's Gate. It was an illuminating visit, for side by side with the new blocks, well designed and carefully thought out, stand the decaying slum houses. By the exercise of great skill and patience, and a movement of tenants as ingenious as a game of chess, the area is being steadily cleared. The new two-roomed flats are being rented at 6s. 9d. a week, and those with three bedrooms at 9s. a week. There is a great deal to learn from Bristol, but my impression was that the success was due to the skill and the enthusiasm of one or two men, and the readi-

ness of the City Council to make a beginning on the problem which is very serious and far-reaching. If any man imagines that the slum problem can be solved in the course of two or three years, he should spend a day with the officials of the Bristol City Council, seeing for himself the extent and the condition of the miserable dwellings erected during the middle of the last century. Elsewhere in the chapter on Voluntary Enterprise, I refer to the admirable work that is also being carried out by the Bristol Churches Tenements Association, in the reconditioning of dilapidated houses.

CARDIFF.

Cardiff is a comparatively modern city. *The Times* Correspondent, indeed, was assured that there was not a single house which could be made subject to a closing or demolition order. But there are numerous tenants who have the slum mind and slum habits, and undoubtedly down by the docks over-crowding exists. The possible dangers are recognized by the Medical Officer of Health, but generally speaking it may be said that Cardiff is an example of a city that is for the most part concerned not with clearing slums, but with the problem of preventing existing houses from degenerating.

NOTTINGHAM.

Nottingham, on the other hand, stands at the other extreme. Narrow Marsh, where Dick Turpin is supposed at times to have lived, and where Charles Peace once made his escape from the police, was probably one of the most disreputable areas in England.

The reason is of historical interest. Nottingham is one of the few English cities that at one time had a wall round it, like York and Chester, and outside the wall was a green belt which could not be built upon. The result was precisely the same as occurred in Paris, which is congested in consequence of the ring of old fortifications now demolished. Nottingham's houses were similarly thrust within a limited space. When the spinning jenny and machinery for making lace and hosiery were invented, mills and factories were established, and from the surrounding country the multitudes crowded into the town. So serious was the congestion that the ancient boundaries had to be extended.

About fifty years ago the local Corporation began to deal with the trouble, and have continued to do so without cessation except during the War. New fine thoroughfares have been driven through the slums. Acres of insanitary property have been swept away. It is of interest to recollect the success of one scheme in 1912 covering $7\frac{1}{2}$ acres. There was no need to trouble about the problem of how to house the displaced tenants, as at that time there were 4,000 empty houses available. The situation has entirely changed, of course, in fifteen years, but it is by no means impossible that with the changes in the colliery industry, and the tendency of certain textile trades to move to the south of England, the supply of houses may again far exceed the demand. But in any case it is clearly imperative that the hovels now almost tumbling down with age should be cleared. There are various schemes on foot, but 5,000 back-to-back houses in one city present a formidable problem.

SHEFFIELD.

Sheffield is another of the many cities that are suffering to-day from the indiscriminate building of the last century. The contrast between the moors around the city, so easily reached on a motor omnibus, and the wretched property in the valleys below is most striking to the casual visitor. In order to avoid repetition I will not attempt a detailed description, but it is of interest to learn that the system of re-housing persons displaced by building tenements three storeys high that was adopted at Bristol in 1925, was tried at Sheffield in 1894. Those responsible do not consider that the tenement system of re-housing was successful, and they have therefore not repeated it. Rather an effort has been made, not to pull down property, but to reconstruct slum areas by converting back-to-back houses into through houses, and by making landlords carry out repairs.

There have also been a large number of new houses built outside the town, but the usual objections have been raised by tenants who are unwilling to go away from houses close to their daily work. They make the very natural excuse that they are not prepared to pay more for transport and travelling to and fro. Others wish to remain among their old surroundings. In order to meet the objections one site of new houses has been specially chosen near to the central area. Generally speaking, the policy adopted by Sheffield is not to concentrate on one slum, but to try and open out the worst congested districts in order to let in light and air.

LEEDS.

Both Leeds and Bradford are other Yorkshire towns that are suffering to-day from the hurried building of the time of the industrial revolution. No one can possibly say that our slum problem is anywhere near solution, if they walk through a few of the back streets in either of these towns, for in Leeds there are still 72,000 back-to-back houses, and in Bradford 33,000. Many of these are substantially built with gardens, but others are rickety and completely lack through ventilation. There is one area that was investigated in 1927 by the Ministry of Health, where there are more than 60 houses to the acre. Before the War two slum clearance schemes covering nearly 77 acres were carried out at a cost of nearly a million pounds, and much has been done by pulling down houses in the worst districts.

BRADFORD.

Bradford has an equally difficult task before it, in spite of pre-war efforts. Some of the worst back-to-back houses in the kingdom are in Bradford lacking proper yards, larders, ashpits and conveniences, and inadequately drained. They are a perpetual public nuisance and source of anxiety to the Medical Officer of Health. One significant fact is reported from Bradford showing well the state of mind of those who live in these areas. The Bradford Corporation are steadily closing the worst houses before pulling them down. As soon as a house is closed the neighbours descend upon it, and strip the place in a few hours of every scrap of wood or iron that they can pilfer. The

authorities also report that when a shop is vacated under a slum clearance scheme the windows are immediately smashed by the boys in the district. Such evidence of the mentality of those who have so unfortunately been brought up in slum conditions is good evidence of the human difficulties that have to be faced.

CHESTERFIELD.

At Chesterfield, Miss J. M. Upcott was appointed in March, 1927, as a Woman Manager to manage 450 municipal houses on the lines initiated by the late Miss Octavia Hill. In this town, owing to slum clearances, tenants from unsatisfactory districts have had to be put in new houses, and might quickly wreck them, if there was not special care taken. Every new tenant is interviewed personally and invited to co-operate in caring for the house and garden. Tenants from bad areas are placed among neighbours by whose side they are likely to improve, and are warned that they will be ejected if these efforts for their improvement fail. Although the character of slum tenants cannot be changed in a short space of time, the desire to improve is already marked.

SUNDERLAND.

Moving northwards along the north-east coast almost every one of the towns that have sprung up along the Tees and the Tyne present examples of extensive slum areas. In Sunderland many of the houses were early in the last century substantial mansions, occupied by master mariners, but now are crowded out with half a dozen families. It is said that

most of these houses in spite of being well built have suffered so much from occupation by destructive tenants that it would be waste of money to attempt to recondition, and that the only satisfactory course will be to pull them down when other houses are available.

NEWCASTLE-ON-TYNE.

Newcastle-on-Tyne presents several hopeful features. As compared with such a port as Liverpool, the slums are not so extensive and are confined to definite spots. There is also a greater readiness on the part of persons who formerly lived in the centre to be satisfied with accommodation provided in the suburbs. The City Engineer of Newcastle has had a good deal of success in his housing scheme, and the rents are in some cases as low as 6s. a week.

.

The same kind of story can be told of almost any other town in Great Britain, for the plain truth is that we are living in a terribly over-crowded country. The population of England, apart from that in Wales and Scotland, is more than 700 to the square mile. This means that we are four times as crowded as India, and nearly three times as congested as China. We are twice as crowded as Germany or Italy, and nearly four times as crowded as France.

Nevertheless, in spite of all difficulties, a good deal has been accomplished in the course of the last eight years in Great Britain—more, indeed, than in any other country in the world. In the United States, and in the suburbs of Paris, insanitary wooden shacks

are tolerated which would not be allowed under the existing health laws in this country. It is a tribute to the work of local Medical Officers of Health that, by friendly agreement with property owners, over half a million houses have been repaired and reconditioned in England and Wales up to the standard they enforce. But it is fantastic to press for the sweeping away of sium dwellings, unless there is alternative accommodation available for the displaced tenants. Every small house built, out of the million and more houses completed since the Armistice, brings the time nearer when all back-to-back houses can be demolished, but the process is bound to take time and needs patience.

CHAPTER VII

VOLUNTARY HOUSING ASSOCIATIONS

THERE are a large number of voluntary bodies in existence dealing with slums. Space would not permit of describing all, and indeed there is a close resemblance between many of these associations. Accordingly certain typical societies are selected, and some impressions of their work and general methods given as a guide to those who may be considering establishing an organization in their own district to meet the slum problem.

THE KENSINGTON HOUSING TRUST LTD.

This body was registered as a Public Utility Society on June 8th, 1927, in order to give practical effect to the aims of the Kensington Housing Association, especially in providing new dwellings at low rents, and mitigating over-crowding by skilled management. According to the 1921 census there are 366 persons per residential acre in one ward in North Kensington, as compared with 67 in the Holland Ward of South Kensington. In 15 houses recently surveyed by the Association there were found to be 105 tenants, representing a population of 370, of which 142 were children under 14 years of age.

VOLUNTARY HOUSING ASSOCIATIONS 65

The Trust, of which Lord Balfour of Burleigh is chairman, has taken over, on a 21 years' lease, from the Great Western Railway, 24 tenement houses that were originally constructed for occupation by one family, and are now occupied by three or more families in each house. One house has been derelict for twenty years, and is now held at a peppercorn rent. It has been entirely reconstructed into two maisonettes in the last three months, and is now occupied by two families, previously herding together in two rooms near by. One family consists of father, mother, a grown-up son and daughter, and a small son. The other family consists of father, mother, four sons aged 22, 17, 9 and 7, and two daughters aged 20 and 14. Imagine the joy of the two mothers that their children can now live and sleep under decent conditions.

Other houses in the road, dirty, verminous and damp, have been put into a state of repair. Even from the outside the newly-pointed walls and green doors mark the change, while inside new windows and borrowed lights have let in light and air. There have been installed in each house a bathroom and additional sink on the first landing, and better lavatory accommodation. The tenants are delighted at the improvement. After being accustomed to landlords who refuse to do anything, it surprised them to find that the Woman Manager, trained on the Octavia Hill system, who calls each week for the rent, is so ready to hear of any defects that need remedying, and to see that repairs are quickly effected. One housewife declares that now she has got clean rooms she was at last going to have a nice home, and intended to buy

some new furniture. The tenants of those houses that have not yet been reconditioned are asking anxiously when their turn will come. It should be noted that all the present tenants are being retained, and the rents charged average 4s. 6d. per front room, and 3s. 6d. for a back room per week.

It is, however, important to recognize that there are varied reasons for the success that has been attained.

In the first place the Trust has been exceedingly fortunate to have the wholehearted help, in an honorary capacity, of Mr. H. Robinson, who retired in 1924 from his work as one of the leading architects and civil engineers in the Straits Settlements. He has given freely of his time and technical experience.

Secondly, the Trust is in possession of property inhabited by a good class of tenant who are proving to be very ready to co-operate, in spite of temporary inconvenience, in the reconditioning. The property at Wornington Road in North Kensington is in fair structural condition, and therefore the money expended on repairs will not be wasted as is the case in some schemes elsewhere. Thirdly the capital received was largely derived from free gifts. This generosity in providing capital at a low rate of interest means low rents, for on a £600 house or flat, every one per cent. off the rate of interest paid enables a reduction in the rent to be made of 2s. 4d. per week.

The fourth advantage enjoyed by the Trust is that in Kensington there are several Women Managers trained on the Octavia Hill system. It has therefore been comparatively simple to arrange for skilled management, without incurring any undue expense.

VOLUNTARY HOUSING ASSOCIATIONS 67

The lady who collects the rents is paid at the rate of 6 per cent. commission.

These practical points are given, for there is a danger in some other districts that the zeal of housing reformers may lead them to overlook the necessity of obtaining capital as gifts or at as low rate of interest as possible, of securing trained managers, and above all, of relying at every step upon sound technical advice. Without these three essentials the generosity of sympathizers may easily be thrown away. But under the existing conditions the Kensington Housing Trust is setting an example which certainly should be followed in other parts of England.

The first annual report, presented to shareholders in March, 1928, shows that £1,277 has been raised in shares ; £2,320 in loan Stock at $2\frac{1}{2}$ per cent ; £2,345 in 4 per cent loan Stock, and £5,241 in donations. Lord Balfour of Burleigh is Chairman of the Trust, which hopes before long to erect a block of about 38 flats on a site partially covered with decaying property.

ST. PANCRAS HOUSE IMPROVEMENT TRUST

The work of the St. Pancras House Improvement Trust has recently been much in the daily press. The powerful patronage of the Magdalen College Mission, and the persuasive methods of the Rev. J. D. L. Jellicoe, and of his colleague, the Rev. Maryon Wilson, have ensured that the limelight of newspaper notice has been concentrated on the efforts made in St. Pancras to meet the need for housing the poorest. The visit of the Prince of Wales was in

itself enough to draw general attention to this enterprise, which is indeed being conducted under the most favourable auspices possible.

The Magdalen Mission is supported by wealthy Oxford men, and the balance sheet shows that substantial financial support is given. The Trust has a Share Capital of £36,454, and £11,900 has been invested in 2½ per cent loan Stock. The Donations, too, have been extremely generous, far more so than in many other districts. Naturally money free of interest makes it easier to pay a regular dividend on the Loan Stock.

With ample resources, the Trust has reconditioned property in Gee Street, St. Pancras, and a block of flats has been erected on a corner site in Queensland Crescent, Somers Town. A further property has been purchased. The Women Managers have helped considerably in all technical matters, but it is only fair to point out that the Trust also owes much of its success to the clergy, who knew personally so many of the tenants that had to be moved. Personal influence counted for much in dealing with a poor class of tenant, who had trust and confidence in the local clergy, and therefore did not receive suggestions for interference with their homes with mistrust and resentment.

Further, the St. Pancras Trust is served by several valuable helpers who have given their professional services—an Honorary Architect, an Honorary Solicitor, and an Honorary Surveyor. Such gratuitous services, given by men of knowledge with a sense of public duty, are of great value.

I do not in any way wish to depreciate the self-

VOLUNTARY HOUSING ASSOCIATIONS 69

sacrifice of all concerned, but there is a danger that the accounts given to the public may be a little misleading. Few districts have the fortune to be served by a Magdalen Mission, the interest of the Prince of Wales, two devoted clergy, several professional men ready to give their time and experience, and also nearly £50,000 in capital. All honour to those responsible for the Trust for seizing the exceptional opportunities, but let other localities not be depressed, if they cannot show an equally flourishing balance sheet. The circumstances at St. Pancras are exceptional.

CHELSEA HOUSING IMPROVEMENT SOCIETY, LTD.

Attempts to deal with the slum problem made by voluntary associations who endeavour to obtain assistance from public funds are usually protracted and difficult. For inevitably, any expenditure of money derived from taxes or rates is carefully supervised. Those, however, who are trying to remedy local conditions often complain of the amount of red tape that hinders their efforts. An example of what voluntary associations may expect, and a warning not to be disappointed if progress is slow, may be found in the history of the last two years of the Chelsea Housing Improvement Society Ltd., of which Mr. G. Bromley Martin, of Martin's Bank, is Chairman.

This Society was founded nearly two years ago. Originally it was hoped to clear the World's End Area, one of the worst spots in Chelsea, and at the same time to commence building operations in several other quarters. But it was found the site values were

too high to make the erection of working-class dwellings an economic possibility, except on a piece of vacant land adjoining the World's End Area, which was given to the Society.

On this plot the Committee decided to build flats, in which could be housed the tenants taken from the dwellings that are at present extremely unsatisfactory, and which therefore ought either to be demolished or thoroughly reconditioned. Plans for this rehousing accommodation were drawn up by the Society's architect, Mr. Soutar, in the spring of 1926, and in the summer of that year, they were submitted to the London County Council, with a view to obtaining the maximum subsidy then paid by the Government.

But the L.C.C. raised difficulties, for apparently they considered that the whole area ought to be cleared, and garages or other commercial buildings built thereon. The following extract from the Report of the Medical Officer of the L.C.C., to the Housing Committee conveniently summarizes the trouble:

"If it were decided to clear the World's End Passage Area as an insanitary area, the character of the redevelopment would then be determined, and conceivably this redevelopment would not be that of a site for the housing of the working classes."

Presumably for this reason the L.C.C. Housing Committee, of which Colonel Levita was at that time Chairman, refused to pass the Society's plans for a subsidy, and there was serious danger of the present inhabitants being turned out in order that garages might be built, and that the tenants would then

VOLUNTARY HOUSING ASSOCIATIONS 71

have further congested the surrounding property. The Society, however, was anxious that the area should be retained for housing the working classes. They were unanimously against the present tendency whereby so many workmen are compelled to live at a great distance from their work, as so often happens when the land on which stood the houses they used to inhabit has been taken for the erection of commercial buildings. Accordingly the Chelsea Society appealed to the local Borough Council, who were most sympathetic, and agreed to assume the direction of the controversy with the London County Council.

Six months went by, but at the end of December, 1926, the L.C.C. consented to a Housing scheme rather than to commercial development, provided that the Borough Council undertook to clear the whole of the insanitary area. A few weeks later, a provisional plan was submitted to the L.C.C., and in March, 1927, the Borough Council appointed the Society's architect, Mr. Soutar, to act on their behalf. This amicable and close co-operation between the local authorities and the Voluntary Association is significant.

A special difficulty now delayed progress. The World's End Area is so curiously shaped and confined that unlike most other unhealthy areas, the Ordnance map could not be used, and therefore a complete new survey had to be made. This took until August 23rd, 1927. A further delay was caused owing to the fact that the law requires that, before an area can be condemned and acquired, a definite period should be given in which objections may be made. This period expired on September 22nd, 1927.

The next necessary formality was a public enquiry. The Ministry of Health had to be applied to, and an official selected to hold this enquiry. This took place on October 28th, and on November 10th. Since then there was a delay of five months, waiting to know whether the Ministry of Health approved the report of its own officials. On March 18th, 1928, no official reply had been received, but from private information it was understood that the scheme had been approved.

Thus, it will be seen that even a Society containing influential and well-to-do residents, working in the closest sympathy with the local authority, and acting on skilled and expert advice, has been able to do little in two years. It is now hoped that the Borough Council will be able to acquire the whole area, and that the admirable plans may be carried out, but until definite arrangements are made, dependent on the amount of capital available, and the powers of the Borough Council, it is impossible to state when one of Chelsea's plague spots will be cleared.

MANCHESTER

In spite of considerable reconditioning work before the War, Manchester is sadly in need of a cheaper class of house, and the high rates of sickness and mortality in the denser parts of the city make it imperative in the interests of public health that there should be wide clearances of slum areas. It is now estimated that at least 14,527 new houses are needed in Manchester, and 50 per cent. of these are needed to relieve overcrowding. Eight years ago three areas were condemned, where men and women live under

conditions that defy description, but up to the present, only one-fifth of the largest area has been tackled, and all the rest of the condemned areas have yet to be dealt with.

Another aspect of housing conditions in Manchester, and one by no means confined to that city, is the profiteering in furnished rooms. This, of course, is a direct inducement to aggravate the slum problem. In one case in Manchester a house was rented at 16s. a week. The different rooms were sub-let and brought in a weekly income of 54s. 6d. They were nominally "furnished," but this in practice meant that in each room were placed a table, a bed, a straw mattress, a chair and a lamp, and under such conditions families, containing four or five persons, lived and died.

The Manchester Public Utility Society, founded in 1926, decided to make an effort to build houses with three bedrooms and a separate bathroom. At the outset they were assured of the cordial goodwill and co-operation of the Housing Committee of the Manchester Corporation. The Society obtained £12,000 from various sources and has built some 24 houses. As the methods of raising the money are very similar to those outlined elsewhere, I will not give details. Of special interest, however, and likely to be of value to other Voluntary Societies is the method employed in selecting the tenants.

The letting of the houses was undertaken by a committee consisting of the three women members of the Management Committee, with the assistance of Miss Spencer, Rent Collector for the Manchester

Housing Co. Ltd. Great care was taken to see that the tenants selected out of this list should be such as would justify the experiment from as many points of view as possible. The method of selection pursued by the Committee was as follows :

Only those applicants who apparently needed three bedrooms to accommodate their families were considered in detail. There were over 220 of these, and their applications were carefully scrutinized, and the following were eliminated : (1) All families so large that they needed four bedrooms ; (2) all families not urgently needing three bedrooms at the present time, though likely to do so soon ; (3) those whose incomes as stated appeared to be sufficient to pay Corporation rents.

About 60 applicants were invited to appear before the Selection Committee, and after the interview the list was reduced to forty names. These were visited by Miss Spencer, and on her report the Committee selected 24 tenants, giving priority on the following grounds : (*a*) That the families lacked sufficient bedroom accommodation to allow of separating sons and daughters ; (*b*) smallness of the income compared with the size of the family ; (*c*) evidence that the applicants were maintaining a high standard under very adverse conditions.

Families with several adolescents were chosen in preference to those with young adults likely to make homes of their own in the near future ; and applicants who were out of work at the time, or whose incomes were too low to offer any reasonable prospect of being able to pay 12s. 4d. a week rent, were regretfully refused.

CAMBRIDGE HOUSING SOCIETY

One of the most encouraging examples of co-operation between a local authority and private enterprise is at Cambridge, where the slum problem has for years past troubled the consciences of the leading citizens, both townsfolk and University. A typical example of a Cambridge slum is a house in Brown's Yard, where there is one room upstairs and one room downstairs. There is no back door, and the wash-house, water tap and w.c., all shared between several tenants, are in the yard in front of the house. One observer remarked that he would not give sixpence a week to house his pigs and to rack the straw upstairs in such premises.

The Cambridge Housing Society Ltd. was initiated by the United Council of Christian Witness, and the first public meeting was held on December 21st, 1926. From the first the Town Council gave their active support to this body, and the Council officers provided invaluable technical experience.

Within the first year the Society received in gifts £3,462 10s., and another £2,155 has been lent at $2\frac{1}{2}$ per cent. interest. I would emphasize the amount that has been given in donations, for some associations recently started are working under the delusion that they can build new houses or recondition old houses under existing conditions, and still pay a small dividend upon all money borrowed. Poor property, provided it is in good structural condition, can be bought and modernized and give remunerative dividends without the rents being increased excessively, if the management is extremely efficient. But full efficiency is only

possible at present when large blocks of property are bought over, and when the owners have in their employ technical experts, skilled agents and managers, with permanent gangs of men to carry out the necessary repairs. On a small scale the purchase of poor property is extremely hazardous, and those societies that have been successful have had to depend for part of their capital upon substantial donations on which they pay no interest.

As finance is the bedrock of these schemes, it may be useful to give further facts with regard to Cambridge. With a capital of over £5,000 they embarked upon a scheme for building twenty-two houses on an open site just inside the borough boundary. The figures per house are: Contract price £440, cost of the land £45, and legal or other costs £5. This amounts to £490 per house. The Town Council have granted a subsidy from the rates of £5 per house per annum for forty years, and the Government subsidy of £9, allowed under Mr. Wheatley's scheme up to October 1st, has been approved by the Ministry of Health. The local council are also granting a mortgage at 5 per cent. on the houses and site, which is the Society's freehold.

The houses are rented at 7s. 6d. per week, with an allowance of 6d. per week for each dependent child, and a minimum rent of 5s. The average rent paid is 5s. 7½d. per week. There was great excitement in September, when twins arrived in one house on a Sunday, and their timely arrival reduced the rent payable on Monday morning by 1s. 1 The tenants pay the rates, amounting at present to 2s. 3d. per week, and these are collected by the Society with the rent.

The success of the Cambridge experiment suggests that one plan for helping to clear slums would be a joint committee representative of the local authority and of a private housing society. Under such a scheme the council would house all the tenants, displaced from a cleared area, who could afford the comparatively high rents of municipal houses; and private enterprise, acting from philanthropic motives, would house the remainder.

CHELTENHAM HOMECROFTS

John Edmonds is a carpenter with a wife and five children, working in Cheltenham. For several years he and his family have been living in half a house, consisting of a tiny kitchen with one bedroom. The wife was brought up on a farm, and both she and her husband are good gardeners. They are to be among the first tenants of the Homecroft Settlement, which was opened by Lord Beauchamp on November 19th, 1927.

I visited the settlement on the road leading to Tewkesbury, and was much impressed by the good workmanship of the detached cottages, and by the many evidences of thought and care given to all the details of this scheme, which will enable ten men to live on the land and produce food for their families, and at the same time draw wages from their usual occupations in Cheltenham.

Let me now take the case of John Edmonds, an actual individual, whose real name for obvious reasons is not given. He and his wife have been longing for a bit of land on which to work, but the rent of the

new houses is fixed at 16s. 3d., a heavy liability except for those in regular employment. As John is in a good permanent job, he can afford to sign the lease by which he becomes a homecrofter. His family will shortly occupy a detached cottage, built of concrete slabs, and roofed with tiles. The price was about £405 for each house. He will have downstairs a sitting-room fifteen feet by ten feet, a large kitchen with a cooking stove, a white porcelain sink with drainer, shelves, and wash-boiler. On the same level there is a bathroom, a larder, and a covered way leading outside to the earth-closet and the coal-store. Upstairs there are three bedrooms and a large cupboard. The house seemed to me to be shrewdly planned by the architect, Mr. Heathcote, and very cheerful, as in each room there are two windows. In the garden there is an outhouse that provides accommodation for six pairs of rabbits, two stall-fed goats, a dozen hens, and a spare space to be used as a tool shed. The garden, two-fifths of an acre in size, will be stocked with fruit trees and bushes. It is hoped that John and Mrs. Edmonds will be able to produce here plenty of food for their own needs, working in their leisure time. For those who have not his practical experience of farming and gardening, there will be a "key man" on the estate who will help the tenants to make the best use of their gardens.

Edmonds will pay a net weekly rent of 12s. 6d., but he will pay in addition a further 3s. 9d., or 16s. 3d. in all, in order to enable him to buy his croft. Under the agreement in twenty-five years' time this substantial five-roomed house, with the outhouses and

freehold land, so long as he has kept his covenants, and no matter how much the land may have risen in value, will become his own property.

From the point of view of Cheltenham's slums, the scheme, although still in its early stages, will assist ten families. Cheltenham suffers from the existence of a number of houses unfit for habitation, some two hundred of which have already been condemned by the Town Council. Whole families are living in one room in Cheltenham, and paying from 12s. 6d. to 17s. 6d. a week. The Town Council are doing what they can, and old houses have been pulled down in one bad street, and good ones erected in their place.

The Cheltenham Homecroft Settlement helps those who are most deserving, for the tenants have all to be men who are receiving a permanent wage of about £3 a week. They have to consider whether they can face the 16s. 3d. a week rent, plus rates, in the expectation that they can produce part of their family food from their crofts. I am told that the first ten families have been selected with great care from a large number of applicants, and that it is hoped to extend the settlement, as experience is gained and the necessary capital is forthcoming. Among those who have invested money in the Association, which is a Public Utility Society with limited dividends, are Mr. Lloyd George and Sir James Agg-Gardner, M.P. It is admittedly an experiment, and Cheltenham's pioneer effort will be watched with interest to see if the human element—the crofters—make it a success to be imitated elsewhere.

BRISTOL

The Bristol Council of the Christian Churches has carried out several interesting experiments in order to deal in a practical manner with local evils. They have adopted the policy of reconditioning, considering that the City Council were so busy with its stupendous task of providing new houses that they were in consequence unable to deal adequately with the problem of renovating or remedying unfit houses. The Bristol Churches Tenements Association was formed in 1926.

After examination and discussion of various sites and schemes, the new Council decided to adopt the suggestion made by the Chairman of the City Housing Committee. The details are interesting.

Some five houses in Orange Street, St. Paul's, Bristol, had been scheduled for demolition. The top attics were uninhabitable owing to leaks in the roof, and the windows were mere open portholes. The damp penetrated as far as the second floor, and some of the rooms had to be closed. The old-fashioned bedroom grates offered no facilities for cooking, and in one of the houses fires were practically impossible as the chimney stack had collapsed. Some of the staircases, especially those to the attics and down to the basement, were dangerous. Nevertheless, in these five houses lived ten different families, numbering 37 people.

The Committee bought the lot for £100. They have now converted them into six flats, two on each floor, providing 26 rooms altogether. These are being let at a rental averaging from 2s. 6d. to 3s. a room. The total cost of providing the new accommodation for six families, of whom four were tenants

of the former dilapidated cottages, was £2,725. It will be seen that the cost is heavy, more than £400 per family, and the whole basis of the experiment is philanthropic and uneconomic.

THE LADY ASTOR HOUSING TRUST, PLYMOUTH

The Estate of the Lady Astor Housing Trust is situated at Mount Gold on the eastern edge of Plymouth, about two miles from the town, overlooking the River Plym to the south and with fine views of the moors. It occupies about 20 acres of land, all sloping south. There are in all 92 houses in blocks of four. It is hoped that in time it may be possible to erect an Institute, possibly on land adjacent to the Estate, which will be convenient as a centre for the tenants of Corporation houses which are being built at Mount Gold, as well as for the "Astor" houses.

The first block of houses was occupied in March, 1926. The Trust Deed was signed in 1924, but the actual building did not commence until the end of 1925. The Trust is financed by capital provided by Lord and Lady Astor, Wheatley subsidies and a loan through the Local Authority.

In addition to the garden allotted to each house, there are about 40 allotment plots, which are available for tenants desiring extra ground for cultivation at an annual rent of 7s. 6d.

The houses are being let only to people with at least three children of school age, and at the commencement preference was given to applicants with the lowest incomes and very large families who were living under the worst conditions. In practice it has been

found, however, that it is not advisable to offer a house to people whose total income does not exceed £2 10s. weekly (with a small family): for with a large family it is a great struggle for a couple to run a house with an income of less than £3 a week, unless some of the elder children are earning. Many of the tenants had been paying only 4s. or 5s. a week in rent without rates for one or two rooms.

The selection of tenants is as follows. The Secretary visits all applicants in their homes (with the exception of those whose income is totally inadequate, or who are known to be unsuitable for some reason) and makes a preliminary weeding out, after taking up references in each case, and giving due consideration to present accommodation, cleanliness, etc. The most suitable cases are then put before a committee of the Plymouth Governors of the Trust, consisting of the Chairman of the Plymouth Housing Committee and two residents, one of whom is a woman. A second weeding out is made and the final allocation is by ballot.

The houses are in great demand and are much appreciated by the tenants. For the first 40 houses 600 applications were received, and for the next 52. After limiting the area of residence to within the old Plymouth Boundary, over 250 applied before the list was closed.

Although it is not possible to deal with the very poorest people living in the worst slums, still it can truthfully be said that every case selected has been one of overcrowding, and in many cases the conditions were insanitary and injurious to health.

.

Space will not permit me to give details of all the voluntary housing societies that have been set, and indeed there is a close resemblance between the majority, which could make detailed description of all monotonous. But those who require further guidance on this aspect of the slum problem are advised to write to Mr. T. Speake, Sanitary Inspector, Shrewsbury, an outstanding authority.

The following is a list of societies organized in various parts of the country for the purpose of undertaking on a voluntary basis schemes for the improvement and clearance of slum areas, and the provision of houses at low rentals. Mr. Neville Chamberlain has stated in the House of Commons that he will always be pleased to render any assistance possible towards furthering the objects of these societies.

THE ALTRINCHAM AND DISTRICT C.O.P.E.C. HOUSING SOCIETY, LTD. *Reg. Office*, 21 Kingsway, Altrincham; *Chairman*, J. Goodier Haworth, Esq., J.P.; *Secretary*, Chas. H. Syers, A.C.A., A.A.I.

THE AYLESBURY HOUSING IMPROVEMENT TRUST, LTD. *Reg. Office*, "Southall," Abbots Road, Aylesbury; *President*, The Rt. Rev. The Lord Bishop of Buckingham; *Chairman*, Councillor W. Jowett, J.P. (Mayor of Aylesbury); *Hon. Secretary*, Alfred Lee, M.S.I.A. (Borough Sanitary Inspector).

THE BANGOR COPEC HOUSING SOCIETY, LTD. *Reg. Office*, Brynhyfrydd Crescent, Bangor; *Chairman*, E. R. Vaughan, Esq.; *Secretary*, Norman Jones.

BATH TENEMENTS VENTURE. *Reg. Office*, 15 Darlington Place, Bath; *Secretary*, Miss A. P. Moody.

THE BETHNAL GREEN HOUSING ASSOCIATION, LTD.

Reg. Office, St. Margaret's House, 21 Old Ford Road, Bethnal Green, E.2 ; *Chairman*, Rev. F. R. Shields ; *Joint Hon. Secs.*, Miss E. M. Joseph, M.A., Lt.-Col. Rhys Samson, C.M.G., C.B.E.

BIRMINGHAM COPEC HOUSE IMPROVEMENT SOCIETY, LTD. *Offices*, 4 Bennett's Hill, Birmingham ; *Chairman*, Prof. Tillyard ; *Hon. Secretary*, G. Corbyn Barrow.

THE BRISTOL CHURCHES TENEMENTS ASSOCIATION, LTD. *Offices*, 1 College Green, Bristol ; *Chairman*, Ernest J. Taylor, Esq. ; *Hon. Secretary*, Rev. R. R. Raymer (*pro tem.*).

THE CAMBRIDGE HOUSING SOCIETY, LTD. *Reg. Office*, 90 Chesterton Road, Cambridge ; *Chairman*, Alderman J. S. Conder ; *Hon. Secretary*, Mr. D. T. Steventon.

THE CHELSEA HOUSING IMPROVEMENT SOCIETY, LTD. *Chairman*, G. Bromley-Martin, Esq. ; *Hon. Secretary and Treasurer*, W. H. Maeer, 348 King's Road, Chelsea.

CHURCH ARMY HOUSING, LTD., 55 Bryanston Street, Marble Arch, W.1. *President*, The Rt. Hon. Lord Daryngton, P.C. ; *Chairman*, Frank M. Elgood, Esq., O.B.E. ; *Treasurer*, Col. Rt. Hon. Sir Arthur Griffith-Boscawen ; *Hon. Chief Secretary*, Prebendary Carlile, C.H., D.D. ; *Secretary*, P. Stratton. Church Army Housing, Ltd., was registered in November, 1924. This Society has schemes completed at Willesden, Wandsworth, Walworth, Croydon, Southgate, Perth, Swansea, Leeds, Exeter, and Farnham Common, and have other schemes in progress at Glasgow, Southwark, Exeter and Perth. Total number of houses in schemes completed, in progress, and arranged is 185.

VOLUNTARY HOUSING ASSOCIATIONS 85

FULHAM HOUSING ASSOCIATION. *President*, The Lord Bishop of London ; *Hon. Secretary*, Miss A. M. Lupton, Bishop Creighton House.

GLASGOW SLUM-ABOLITION LEAGUE (not yet a registered Society). *Offices*, 165 Nithsdale Road, Glasgow, S.1 ; *President*, E. Rosslyn Mitchell, LL.B., M.P. ; *Chairman*, Rev. H. S. McClelland, B.A., B.D. ; *Sec. and Treasurer*, Robert Forgan, M.C., M.D., D.P.H.

THE IMPROVED TENEMENT ASSOCIATION. *Offices*, 4 New Square, Lincoln's Inn, W.C.2 ; *Chairman*, Capt. R. P. P. Rowe ; *Secretary*, Charles A. Rush. This Company has now been operating over 27 years. It started with a capital of £10,000. Since 1923 some £20,000 new money has been subscribed, and many additional flats and houses have been bought.

KENDAL AND DISTRICT HOUSING SOCIETY, LTD., 22A Highgate, Kendal. *Chairman*, Lord Henry Bentinck, M.P. ; *Vice-Chairman*, Archdeacon Lafone ; *Hon. Secretaries*, F. H. Knight and H. C. Wilson.

THE KENSINGTON HOUSING TRUST, LTD. *Reg. Office*, 138 Portobello Road, London, W.11 ; *Chairman*, Lord Balfour of Burleigh ; *Secretary*, Miss E. M. Denby.

LAMBETH HOUSING, LTD. *Reg. Office*, 11 Stockwell Park Crescent, London, S.W.9 ; *Chairman*, Rev. C. C. Thornton ; *Hon. Treasurer*, Sir Arthur Stanley, G.B.E., C.B., M.V.O.

LEAMINGTON SLUM CLEARANCE, LTD. *Reg. Office*, 38 The Parade, Leamington ; *Chairman*, Henry Pratt, Esq. ; *Hon. Secretary*, Colonel H. N. Byass.

MANCHESTER HOUSING (1926), LTD. *Reg. Office*, 55 Brown Street, Manchester ; *Chairman*, P. M. Oliver, Esq., C.B.E. ; *Hon. Publicity Secretary*, Canon

T. Shimwell, All Souls Rectory, Every Street ; *Hon. Secretary*, R. H. Lord.

MARKET DRAYTON HOUSING SOCIETY, LTD., 2 Church Street, Market Drayton, Salop. *Chairman*, Eustace Bowles, Esq. ; *Hon. Secretary*, Chas. W. Allan, Esq.

NESTON AND PARKGATE HOUSING SOCIETY, LTD. *Reg. Office*, 25 Water Street, Liverpool ; *Chairman*, J. Larden Williams, Esq. ; *Hon. Secretary*, R. A. Pierce, Esq.

THE OSWESTRY HOUSING TRUST. *Reg. Office*, Guildhall, Oswestry ; *Hon. Secretary*, H. Bird Jones (Town Clerk) ; *President*, The Rt. Hon. Lord Harlech ; *Chairman*, Councillor J. Pasquill.

SALISBURY, Courts, Limited. *Chairman*, Canon Farrer ; *Hon. Secretary*, Miss E. A. Lawrence ; *Reg. Office*, 37 The Close, Salisbury.

SHREWSBURY HOUSING TRUST. *Chairman*, Councillor R. D. Bromley ; *Hon. Sec.*, Mr. J. Jones, 11 Market Street, Shrewsbury.

ST. MARYLEBONE HOUSING ASSOCIATION, LTD. *Reg. Office*, 46 Bell Street, Edgware Road, N.W.1 ; *Chairman*, Mrs. Bernard Potter ; *Hon. Secretary*, Mrs. F. Herbert Davies.

THE ST. PANCRAS HOUSING IMPROVEMENT SOCIETY, LTD. *Reg. Office*, 1 Oakley Street, N.W.1 ; *Chairman*, Rev. J. B. L. Jellicoe, B.A. ; *Hon. Secretaries*, Mrs. John Barclay, B.A., P.A.S.I., Miss E. E. Perry, P.A.S.I.

WELLINGTON (SALOP) HOUSING OF THE POOR TRUST. *Chairman*, J. Martin, Esq. ; *Hon. Secretary*, C. G. Speake, Walker Street, Wellington.

WORCESTER HOUSING TRUST (to be registered as a

Public Utility Society). *President*, The Very Rev. The Dean of Worcester; *Chairman*, S. Southall, Esq., Town Clerk; *Hon. Secretary*, H. Johnston, Esq., 45 Foregate Street.

THE WILLESDEN HOUSING SOCIETY, LTD. *Reg. Office*, 25 Station Road, Harlesden, N.W.10; *Hon. Secretary*, Mr. C. S. Loosley; *President*, The Lord Bishop of Willesden; *Chairman*, Mrs. J. D. Aubrey Richardson, O.B.E.

THE YORK IMPROVEMENT SOCIETY, LTD. *Reg. Office*, 11 Castlegate, York; *Chairman*, Miss Mary Cudworth; *Hon. Secretary*, Miss Prout.

After personal conversations with some of those responsible for several of these housing societies, I would venture to suggest certain principles that should be followed.

(1) Remember the reconditioning of old houses and the building of new houses are extremely technical matters. Amateurs, however zealous, can waste thousands of pounds. Professional advice must be obtained and followed at every stage.

(2) Don't quarrel with the local authority. Local councillors may be lazy, or short-sighted, or even corrupt, but it is better to work with the local housing authority than to waste energy on internal strife and quarrels.

(3) The margin between a good profit and a heavy loss is narrow. Don't allow charitable persons to risk their capital in speculative housing improvement schemes, if they cannot afford to lose their money. There are likely to be bad years when extra expenses swallow up all profits.

CHAPTER VIII

PRIVATE LANDLORDS

WE have become so bewildered by various social reform expedients, all paid for out of the public purse, that many people lose sight of the fundamental defects of State or municipal ownership, and forgetting what private enterprise has done in the past, fail to see what it is accomplishing quietly to-day, and how it may well develop still further in the future.

PEABODY

In these days of State subsidies, for example, little is heard of the valuable help to relieve congestion in London given by such private enterprise as the Peabody Donation Fund, which is now in its sixty-third year. This fund at the beginning of 1927 amounted to £2,409,467 19s. 6d., and the Governors have now provided 16,619 rooms for the artisan and labouring poor of London. The average weekly earnings of the head of each family in residence last year was £2 5s. 2d. per block tenements, and £3 5s. 11d. for cottages. The average weekly charge, including the weekly proportion of rates, worked out at 3s. 2½d. per room. The rent in all cases includes

the free use of water, laundries and sculleries. The figures show that the benefactions of the late Mr. Peabody are still providing homes at a comparatively low rental for over 23,000 Londoners.

The statistics showing the better health enjoyed by those who occupy the Peabody buildings as compared with the remainder of the population are impressive. The proportion of deaths of the tenants including those who are removed to hospitals, is only 7.17 per 1,000 as compared with 11.6 per 1,000 in London ; while 42 per 1,000 children die under the age of one year in Peabody houses as compared with 64 per 1,000 in London. This work of private enterprise is progressing, and during the past few months new tenements and cottages erected at Hammersmith have been occupied. It is interesting to note that among the tenants in the Peabody buildings are 523 charwomen, 842 labourers, 402 porters, and 232 warehouse labourers. The Chairman of the Governors of the Peabody Fund is the Duke of Devonshire, and a number of well-known men unobtrusively give their services to the Fund.

VOLUNTARY SCHEMES

The Socialist advocates of municipal ownership are strangely silent about such private service, which is by no means unique. Within the last three years voluntary enterprise has established a number of societies in provincial towns. These experiments in trying to meet local needs have been inspired by the Voluntary Housing of the Poor Crusade, in which Mr. T. Speake, a Sanitary Inspector of Shrewsbury,

has taken a prominent part. Under this scheme, Housing of the Poor Trusts have been set up in over twenty local government areas where the housing conditions are acute. Usually the trust has been launched as a Public Utility Society with limited dividends. Its object is to raise funds with which to supplement the work of the local authority by meeting the needs of the poor who cannot rent the municipal houses. In most cases the leaders of the Churches have taken the initiative. The constitution of each society is so framed as to secure the subsidies and loans offered under the various Housing Acts. In every case where there has been success, there has been close co-operation with the local council, which can help in such ways as the selection of suitable houses for closing or for reconstruction, the choice of sites, the laying out of roads, and the installation of sewers and drains. Further details of the work done in certain typical centres may be found in Chapter VII on the work of Voluntary Associations.

BUILDING SOCIETIES

In any survey of private enterprise, and its relation to the slum problem, it is essential to refer to the invaluable work of Building Societies in encouraging house ownership. It is unnecessary to dwell at length upon the value of house ownership to the nation, for it is obvious that every man who owns his own bit of property, and digs in his own back garden must exercise a stabilizing influence in national affairs. He and his wife are proud of their home, if it is well built and satisfactory. They will work hard, and

take care that their house does not degenerate into a slum.

Undoubtedly of all the agencies that are at work in assisting those who wish to build or buy houses by granting loans, Building Societies are of the greatest value. At a time when the purchase of a house is one of the great events of a man's life, a Building Society is able to provide the extra amount of money needed, and incidentally often give a good deal of useful advice at the same time. "Bought in haste and repented at leisure" can be as true of a house as the old saying was of marriage. Fortunately the Building Societies have been so prudently managed that there have been comparatively few mistakes and their practical help and experience have helped many a man to be thankful because he has become owner of his own home. The recent figures given in the return of the Registrar General of Friendly Societies show what success may be achieved in housing by private enterprise without any charge whatsoever upon public funds. During the last three years membership of Societies has increased to over a million persons.

The method pursued is of course well known. A man who wishes to borrow from a Building Society for a house must have some savings put by, and he must also be in a position to be able to repay the capital each month in possibly fifteen years. If he can assure a Society of his solid position, the surveyor will value the property, and will then advise the percentage that can be lent. It is of course true that some Societies only operate in some districts, but others are always ready to offer facilities in all

parts of Great Britain for a loan on good class property.

There are distinct differences between the Societies, and it is well worth while choosing carefully, for some insist on conditions that are apt in time to become burdensome.

If a man proposes to build a house, he will be well advised to choose a Society which makes advances by instalments during each stage of the building. Small builders who have little capital usually demand regular payment and it is of considerable assistance to be able to borrow the money by instalments. In this case, however, it should be noticed that probably the surveyor of the Building Society will demand a plan of the house and a specification, and all interim advances will have to be certified, probably on the payment of a small fee.

Mr. Neville Chamberlain, Minister of Health, has specially pointed out one advantage offered under his Act of 1923 in connection with Building Societies. In a letter addressed to Mr. Enoch Hill, the Chairman of the Building Societies, he wrote :

“One of the problems of prospective owners is to find the capital required to meet the difference between the loan advanced by a Building Society and the cost of building or purchase price. I am glad to find that about 50 local authorities, including County Councils, have availed themselves of the powers under the Housing Act of 1923 to guarantee additional advances by the Societies, and I hope that other local authorities will find it possible to co-operate in this way.”

This is a reference to the power that was given to

local authorities to enable Building Societies to lend up to 90 per cent of the value of the house. Normally a Society is unwilling to lend more than about 70 per cent. in order to be on the safe side, but with a local authority providing additional security it is sometimes possible to obtain as much as 90 per cent. of the money required. This cannot, however, be claimed as a right, for it is within the discretion of a local authority to withhold such a guarantee.

The repayment of the loan varies with different Societies. Usually the monthly payment required includes a return of capital and a charge for interest. These charges vary. In some cases £1 2s. 6d. is repayable every month for every £100 advanced, and in some cases £1 3s. 3d. Again London Building Societies often require repayment each calendar month, whereas some of the provincial Societies ask for it every lunar month. This point should be noted as naturally the provincial societies ask for monthly payments at comparatively smaller charges, if they have to be paid every four weeks.

The mortgage deed is of considerable importance. It should contain a clause in order that the borrower should not suddenly find himself called upon to repay the money lent, unless, of course, he has defaulted. He also should be made secure against any arbitrary increase in the rate of payment.

Of special interest are the provisions to combine insurance for the housing loan. Some insurance companies will agree on the payment of a single premium that they will repay to the Building Society the whole of any money that may be outstanding, should the borrower die before he has

been able to complete the repayment. This obviously protects the wife and family, who become free from any liability if the breadwinner dies. There are also certain allowances granted by income tax authorities, by special arrangements between Building Societies and the Commissioners of Inland Revenue. A refund is allowed in respect of tax on the amount of mortgage interest paid, and this during the past few months has been granted automatically by the Surveyor of Taxes.

It will be seen that Building Societies have performed a most valuable work in the past for the building of new houses and for the purchase of old ones, and with the encouragement and help of the Government it is expected that they will continue to increase in power and stability.

Building Societies rightly receive State approval, and exceptional facilities. To that extent they are indirectly subsidized. Few will question the wisdom of encouraging by all possible means house ownership. There is, however, another movement in progress, of which little is known, that receives not a halfpenny from public funds, and is indeed regarded with suspicion by many, who confuse the skilled management of the modern educated landlord with the cruel and avaricious methods of the slum owners, depicted by Mr. Bernard Shaw in *Widowers' Houses*.

PRIVATE ENTERPRISE

Enlightened landlords are reconstructing poor property and providing healthy and pleasant homes. They find that their enterprise in thus repairing

working-class property is remunerative, provided three fundamental conditions are observed. First, the property taken over must be structurally sound. Secondly, the management must be efficient; and thirdly, there must be a sufficient number of houses under control in order that overhead charges may be kept at a low level.

In one case in South London many tenements and houses were taken over under the direction of Mr. Claude Leigh, when they had almost degenerated into bad slums. The purchasers immediately proceeded to instal dressers, cupboards, pantries, sinks, and running water, to replace the cracked plaster and broken banisters and stairs, to mend broken windows, to repaint, and to repaper. It sounds easy, if the capital is available; but in practice, in buildings crowded with families where every available inch of space is constantly in occupation, much patience and tact has to be exercised in order to carry out even the most urgent repairs. Tenants had to agree to fit in to one room for a day or so while another room is being redecorated. The extent of this work may be imagined from the following figures taken from one London estate under this management where, in about 18 months, 3,000 rooms were repapered with 18,000 pieces of paper, and a quarter of a million panes of glass were attended to.

In this particular case the yards of the tenements, when they were first taken over, were deep in refuse, for it was the custom of the tenants to throw all such rubbish as potato peelings and egg shells out of the nearest window. One of the first steps taken by the new management was to clean the yards, and to adjure

the tenants by letters and by personal calls to do their best to keep the place clean. After a good deal of trouble they learned to dispatch their refuse down the shoots that were provided for the purpose, instead of fouling the yards. As the number of caretakers could be reduced in consequence, the tenants were informed that they would reap the benefit of the new cleanliness by a reduction of the rent. This good news quickly spread, and there has since been a marked improvement on the other estates. This is one example out of many that could be quoted to show how skilful management can transform property that was becoming a slum.

To the amateur student of the slum problem it may be a puzzle why reconditioning, when carried out by a local authority or by a voluntary society, should be so costly, whereas a private owner finds it remunerative to improve poor property.

Enquiries from local Medical Officers of Health have confirmed my view, made after personal visits, that these particular blocks of property in private hands are better managed than some of those administered by public authorities and philanthropic companies. The fundamental cause of the success of this form of private enterprise is that there is a permanent and highly-trained repair staff always at work. One of the troubles in a slum is that tenants may complain for months of defects, but the landlord may take no heed and the property will go from bad to worse. The modern landlord, however, realizes how short-sighted is this policy, even from the skinflint point of view, and he loses no time in calling

in his repair staff in order to protect his property from deterioration.

It is a point of some significance that these owners do not charge the highest possible rents that they might obtain. In one area in Southwark, where it is normally difficult to obtain two rooms under 25s., only 12s. 6d. a week is charged on one estate for a decontrolled flat containing two rooms. In one block I spoke to an old lady, who proudly told me she had been in her present flat for the last forty years. In 1887 she paid 6s. 3d. a week rent, and according to her rent book she now pays 8s. The rents, of course, include rates and cleaning of staircases. The landlord explained to me that his motive in keeping rents comparatively low and looking after the property so well was frankly economic and not philanthropic. For because the rents are lower than the average, the existing tenants pay regularly, and do their best to keep the place clean, for they know that if they have to go elsewhere they will fare worse, and there is always a long waiting list of prospective tenants for these apartments. When a vacancy arises the landlord can at once select new tenants who are likely to be respectable and regular payers.

In future, too, he believes that when the inevitable slump in small house property occurs, these particular estates, as they have a good name, will be fully occupied, when other bad property is deserted and derelict. The far-sighted wisdom of this form of private enterprise is valuable and the methods might well be extended. The chief problem is the distrust of property for which weekly rents are paid. Banks and insurance companies are not very ready to advance

money for "Weeklies." As they come to realize that under efficient management, such property is "safe," and is certain to give a remunerative return, we may be sure that private enterprise will be prepared to operate without any need of a stimulus in the shape of a subsidy.

PROBLEMS

CHAPTER IX

THE DESTRUCTIVE TENANT

MRS. McLUSKIE lives in Glasgow. She is a tenant of one of the flats provided by the Glasgow Corporation as alternative accommodation to tenants displaced by their slum clearance schemes. Her actual name is not given, but her case is typical of the difficulties created by the class of individual that has well been christened "the destructive tenant."

Mrs. McLuskie is more to be pitied than blamed. She suffers from ill-health, and probably is a little deficient mentally. She has four children all under the age of ten to care for. Her husband has done seven weeks' work in four years. There is also a blind mother. Under such circumstances it was not surprising to learn, when I made a tour of Glasgow tenements, that the condition of her rooms is steadily deteriorating. The sink is constantly allowed to choke up; window cords continuously broken, and the bath neglected. The teachers of the children at school, and the visitors at the home, complain of vermin. The floors are rarely scrubbed, and are littered with egg shells and potato peelings.

This is one of the difficulties which the Glasgow Corporation are having to face. Many of the tenants who have been cleared from slums and housed at Hamilton Hill, Newbank, Polmadie, and Yorkhill are dirty and destructive. In order to try to supervise this class more closely, and to introduce some kind of discipline, the Corporation appointed in 1927 a special woman officer, Nurse Mathieson, formerly a school nurse, to try to improve unsatisfactory tenants. Thus Glasgow admits the existence of the slum maker—one of the most insidious factors in the creation and maintenance of slum dwellings. The idealist housing reformer, who hopes to improve conditions by essays written in his arm-chair, sometimes argues that these unfortunate persons are the victims of their environment, and that they will immediately respond, if placed in good and clean houses. Actual experiences show that this is not the case. Whatever may be the shortcomings of individual property owners, most of those who have served on Housing Committees realize that it is impossible to take a fair view of the slum problem without recognizing the existence of a class of tenant who will quickly convert even a new and clean house into a dirty hovel. Tenants who live on the edge of abject poverty, suffering from illness and frequently from mental weaknesses, inheriting bad ways and wearied by the demands of a large and ever-increasing family, naturally find it almost beyond their power to attend to the cleanliness of their homes. In Mrs. McLuskie's typical case, in spite of far more inspections by officials than are given to private property, progress is extremely slow. Her house is a little cleaner during the time that her

husband is in prison, but when he comes out, the couple start drinking again, and the authorities have then to serve notices upon them to clean the walls and floors and bedding, and to attend to the children's hair.

We have in truth reluctantly to confess that the destructive tenants will inevitably ruin even the best of council houses, unless they are subjected to discipline. Glasgow, recognizing the magnitude of the problem, keeps this type of tenant for a period in an intermediate type of building before allowing them to enter the excellent council houses. The Corporation, by employing a lady under the charge of the sanitary department, has partially accepted the methods practised and recommended by the Glasgow Workmen's Dwellings Company, Limited, who own many tenements where lady rent-collectors are employed who call at every house at least once a week to collect the rent.

The destructive tenant, of which Mrs. McLuskie is a specimen, is by no means typical of all who dwell in the slums. Even in Glasgow, where the normal difficulties are intensified owing to the number of Irish, probably not more than ten per cent. of the persons who have been removed into the municipal housing schemes are proving to be seriously unsatisfactory. The remainder, in spite of poverty, respond to better surroundings in a most encouraging manner.

No one with any intimate knowledge of the problem will dispute that many—some say the majority—of women in our mean streets are maintaining a high standard of cleanliness, although they have to live in dark and inconvenient rooms. But can we overlook

the minority, who are a danger to themselves, and a nuisance to their neighbours because of their bad habits ?

It is of interest to learn how the Dutch have tried to deal with this problem. They have faced up to it boldly by forming Training Colonies. These consist at Amsterdam of large bare halls, surrounded by small cubicles. In each building there are some forty families, who live and feed and play in the central room, and sleep in the cubicles. They are under strict discipline and supervision. As each family learns to be clean and not destructive, it is in time moved to one of the municipal houses.

Judging, however, from information received this experiment is not an entire success. Some British housing reformers, who entered one of the buildings recently, were greeted with missiles and oaths. They were told how one Communist admitted among the forty families can infect all with his revolutionary doctrines, and that the political consequences of herding together these unfortunate people with a slum mentality may be more serious than is foreseen. It is not suggested that the Dutch method, Prussian in its austerity, could be applied with any likelihood of success to British families.

Nevertheless, in looking to the future for ways of curing the destructive tenant, it is useful to learn from the experience of the past. Sir John Mann, the well-known City Accountant, who was Director of Contracts at the Ministry of Munitions during the War, over twenty years ago made some interesting suggestions on this question to the Glasgow Municipal Commission on the Housing of the Poor. He was

then Mr. John Mann, Jr., and for twelve years had been acting as Secretary of the Glasgow Workmen's Dwellings Company Ltd.

He put them forward on his own responsibility, and some were condemned at the time as unchristian, but they are of interest to-day as showing the outlook of a very shrewd and very experienced Scot. At the outset he insisted that there were two slum problems : the one of conduct, and the other of structure. After dealing with the question of management, he pointed out that the policy of the Glasgow Corporation had been that of building good houses for the decent poor, and rejecting the disreputable tenants, the residuum, who always create slums.

In his evidence he asked again and again the question that remains unanswered to-day. What are we to do with the thriftless class, many of whom ought to be in mental hospital or labour colony, or the infirmary ?

He proposed the erection of a few experimental blocks of city shelters, made of the stoutest materials, easily scoured, hosed, fumigated and disinfected, without plaster, with a minimum of fittings and maximum of strength. It was the foundation of his scheme that everyone should pay rent in advance, or be promptly ejected, and that there should be strict discipline and special police inspection. Tenants would be accepted without preliminary enquiry, but no couples without children would be admitted, for he considered that the existence of children was sufficient indication of an attempt at least towards family life.

Sir John Mann further proposed that power should be obtained to deal with ingrained filthy habits

and filthy houses. He would fine the tenants for living in a dirty house, and fine the landlord for hiring a dirty or neglected house. He advocated more co-operation between the sensible Poor Law Authorities and the Sanitary Authorities. Closer co-ordination is, of course, very much needed to-day. There are many cases where our Guardians are giving considerable outdoor relief unknown to the Housing Committee of the local authority, and where the magistrates take a seemingly perverse delight in always refusing any application submitted by a Sanitary Authority. Sir John's warning on this point has been quite unheeded. There is overlapping and waste to-day because various authorities work too often in water-tight compartments, ignorant of what the others are doing. This is certainly one direction in which improvement is needed, and the proposals for Poor Law Reform, put forward by Mr. Neville Chamberlain, will in time do something, we must all hope, to help towards solving this aspect of the slum problem.

Those who are facing the problem of the management of buildings, now occupied by dirty or destructive tenants, naturally ask what legal remedies they may have. We may admit that the percentage of the working-class population, who persistently are verminous or neglect or misuse their sanitary fittings, or who allow dirt to accumulate, are comparatively small, but there are a sufficient number to be a serious nuisance.

If there was no rent restriction, the owner would be able to get rid of any unsatisfactory tenant, by giving him notice to quit. There are, indeed, provisions in

the Restriction Acts expressly allowing recovery of possession in cases where a tenant or any persons residing with him is guilty of conduct which is a nuisance or annoyance to adjoining occupiers, or is leading to deterioration of the dwelling house. But it is proving exceedingly difficult to get rid of any tenant unless alternative accommodation is available.

There are, however, certain powers, some of which are not at present being used sufficiently, and I must acknowledge my indebtedness to Mr. R. C. Maxwell, formerly an Inspector at the Ministry of Health, and now at the Parliamentary Bar, for his kindness in supplying me with the following notes, indicating existing powers of local authorities, and where such powers are in some respects defective.

I. GENERAL LAW.

(a) *Outside London.* Under section 46 P.H.A./75, the local authority may require the occupier of a house to cleanse it if it appears to them, on the certificate of the Medical Officer of Health, that it is in such a filthy condition as to endanger health. In default of the occupier, the local authority may do the work themselves and recover the expenses from him. Under section 41, notice to remedy defective drains, etc., may be served either on the owner or occupier, but expenses incurred by the local authority in doing the work can only be recovered from the owner.

Under section 47 the occupier of any house in an urban district who allows the contents of any w.c., privy or cesspool to overflow or soak therefrom, is liable to a penalty and the local authority may recover

from him expenses incurred by them in doing any necessary work.

Under the nuisance provisions of sections 91-111 nuisances required to be dealt with summarily include any premises in such a state as to be a nuisance or injurious to health, any accumulation or deposits which are a nuisance or injurious to health. Notice to abate a nuisance arising from the defective construction of any structural convenience can only be served on the owner; otherwise the notice is to be served on the person by whose act or default or sufferance a nuisance arises or continues, or if such person cannot be found, on the owner or occupier. Where a nuisance, although abated, is likely to recur on the same premises, the Court may make an Order prohibiting the recurrence of the nuisance and may impose a penalty on the person on whom the Order is made.

(b) *In London.* The nuisance provisions of the Public Health (London) Act, 1891, sections 2-15, are generally similar to those of the P.H.A./75, but section 15 contains express provisions under which a person may be fined for wilfully damaging, stopping up or improperly using any drain, sanitary convenience or water supply.

At the meeting of this Sanitary Inspectors' Association above referred to, attention was drawn to the following defects in the existing statutory provisions :

Section 46 of the Public Health Act, 1875, refers only to houses and makes no provision as to the condition of persons, clothes or fittings. Further a certificate from the M.O.H. and the consent of the local authority are required before action can be taken.

Such consent and certificate are also required before action can be taken under section 56 requiring the cleansing or destruction of any article in a filthy dwelling house.

Procedure under section 94 is also cumbersome as the notice must be served by the local authority.

LOCAL ACTS.

Birmingham, Portsmouth, Sheffield and Batley have obtained the provision with regard to dirty tenants which it is proposed to include in the Bill.

Under this provision if the owner of a house represents that the occupier habitually maintains it in a filthy condition, a Court of Summary Jurisdiction, on the information of the Medical Officer of Health, may order the occupier to quit the house.

Sixteen local authorities in local Acts of 1915-1920 have obtained powers to require the occupier of a verminous house to take steps for the destruction and removal of vermin. If the occupier fails to carry out the necessary work, he is liable to a penalty, and the local authority may themselves do the work at his expense.

POSITION IN SCOTLAND.

The Royal Commission on Housing in Scotland dealt with this question (paragraphs 155-161 and 627-642 of Report) and it appears that the existing powers in Scotland especially in urban areas, are wider than those under the Public Health Acts in England, as they extend to houses in a dirty condition without the necessity of proving that the dirty condition is such as to endanger health. The Commission con-

sidered that the law was defective in that no penalty was recoverable for keeping a house in a dirty condition, the person concerned being liable to a penalty only if he failed to comply with a notice of the local authority requiring him to cleanse the house. They recommended that it should be a statutory offence to keep a house in a dirty condition or wilfully to destroy the structure or fittings of a house and that a penalty should be recoverable after fair warning.

As mentioned above local authorities in London have already power under section 15 P.H. (London) Act, 1891, to deal with wilful damage to sanitary fittings and water supply, but the section does not extend to other parts of the house such as staircases, doors and fences. As regards houses in a dirty condition, the Public Health Act provisions appear to have the same defects as those found in the Scottish Law by the Scottish Royal Commission, except so far as the point is met by the provisions for a penalty in connection with the recurrent nuisance.

There is probably not much practical use in trying to recover a pecuniary penalty from a tenant who keeps a house in a dirty condition or destroys it as he would generally be unable to pay. This may be why in the Birmingham Local Act, the penalty is an order to quit the house. Some complaints have reached the Ministry that local authorities do not make a sufficient effort to penalize bad tenants. Thus in a Southwark case under section 28/19, the owner complained that she had been called upon to do certain cleansing and redecorating work which had been done six months previously, and had only become necessary again

owing to the dirtiness of the tenant and would, if the tenant remained, be futile.

The London Property Owners' Association have made the following representation on the subject :

"It has been the practice for many years past for Sanitary Authorities to serve Sanitary notices under the Public Health Act upon owners irrespective of the question of whether the nuisance arises by his default, neglect or sufferance, or some other person.

We urge most strongly that such a principle is thoroughly bad. To give one example we should mention the case of verminous rooms, which are without exception the result of the tenant's want of cleanliness. It is obviously unfair to ask an owner to remedy a condition brought about by someone else, over which he had no control : furthermore, the mere fact of the owner cleansing and redecorating does not remedy the nuisance if the tenant continues his dirty habits.

We earnestly press for this method of procedure to be altered, and we are strongly of the opinion that if the tenants were made to realize that they had a responsibility as well as the owner, it would make for good citizenship, and will be the first step towards removing the evil of slums.

The owner is perfectly willing to carry out his obligations, but he does ask in common fairness that the tenant should carry out his.

We realize that notices under section 28 of the Housing, etc., Act, 1919, cannot be served on the tenant, but this is no reason why there should be included in such notices items of repair which the Sanitary Authority could easily call upon the tenants

to carry out under a separate notice under the Public Health (London) Act, 1891.

The effect of the provision which it is proposed to insert in a Bill, and which follows that inserted in the Birmingham, Portsmouth, Sheffield and Batley local Acts, would be to get rid of the objection raised by the Sanitary Inspectors' Association that the consent of the Local Authority and a formal certificate by the Medical Officer of Health are necessary before action can be taken under the Public Health Act, 1875.

The provision also provides for the ejection of the dirty tenant, and so tends to meet the other objection of the Association that section 46 of the Public Health Act makes no provision as to the condition of persons, clothes or fittings, and that raised by the London Property Owners' Association (above referred to) that it is unfair to ask an owner to remedy a condition brought about by his tenant, and that if the owner does comply with the requirement, the nuisance is not remedied if the tenant continues his dirty habits. Generally speaking also it should obviate the lengthy procedure complained of in the case of nuisance proceedings taken under sections 94 *et seq.* of that Act."

These paragraphs from a report by Property Owners are quoted in full, although they are rather involved in style, because they express the owners' view. This is too often entirely overlooked in dealing with the slum problem, yet the owners, if given the power, and encouraged, can do so much.

The more the existing powers of the law and their results are examined, the more difficult it is found to

deal with evils produced by the character and habits of individuals. Legislation and regulations may be perfectly drafted, but human nature is so varied that it sometimes defeats even the lawyer. With that proviso in mind, we may nevertheless hope that in drafting any legislation directed against these ends that may be introduced in the future, the existence of the destructive tenant will be remembered.

CHAPTER X

SLUM MAKING

IN considering the slum problem we must be concerned not only with remedying slum conditions that already exist, but also with preventing new ones being created. There are certain well-recognized reasons why slums are made. In the first place, much depends upon the lay-out of newly-constructed property. There should be plenty of air-space provided around all new houses and the whole district should be properly town-planned with arterial roads. Many of our difficulties in London can be traced back to the lack of proper planning and lay-out in the past.

We in London have suffered more than we know from the fact that the great re-building projects of Sir Christopher Wren, after the Great Fire of 1666, were never realized. It is interesting to recollect what happened at that time. Even then the slum problem was giving cause for serious anxiety, and a special jury was provided to view sites that Wren wished to alter. In many cases he proposed street widenings which would have cleared congested areas. This jury had to assess "betterment" or compensation, and they experienced very much the same difficulties that a local authority has to face to-day.

Vested interests in property wished to retain their sites, and the financial details could not be settled. One portion alone of Wren's great scheme was carried out—the provision of a public embankment forty feet wide throughout the length of the City, from the Tower to Blackfriars. Unfortunately it disappeared by degrees as people owning the adjoining warehouses encroached upon the open ground.

We can learn from the past the value of planning for the future. A watchful eye should be kept on all improvements. Some of the technical questions involved in town planning and lay-out will be considered in the chapter devoted to this question.

It is necessary, however, to emphasize the need in all new housing schemes to provide for plenty of light and air around each house, and to avoid cul-de-sacs. An alert public opinion is essential to prevent unwise building. It is surprising, in view of the many examples of over-housing around us, that often local Councils propose to build in the midst of the worst areas.

Not only must open lay-outs be encouraged, but the construction of new houses is a matter of no less importance. We may deplore to-morrow many of the houses erected to-day just as we deplore the Victorian slums of yesterday. We have made bad mistakes in the last eight years. Since the Armistice there have been devised several hundred new methods for building houses, which were investigated by Committees that were more or less expert. In view of the general shortage of houses, and also the necessity of discovering means of utilizing unskilled or semi-skilled labour, some of these new methods

that would not have had a chance of acceptance in normal times, were adopted either by the State or by local authorities. We now know that few of these new methods have been satisfactory. Houses built on steel frames with a light skin of concrete wall have let in the damp. Concrete houses, erected unskilfully, have collapsed. In other new types of houses I have seen pools of water collecting on the floor during bad weather. Of all the new types the mis-called "steel" house, designed by Lord Weir, has received the greatest amount of publicity.

In this case, Lord Weir made a very gallant attempt to produce a factory-made type of house. He was supported by a most skilful General Manager, Mr. J. D. Steven, and the Government gave him unprecedented financial assistance in spite of the general opposition of local authorities in Scotland.

In October, 1925, it was honestly believed by many, including prominent members of the Conservative Government, that the type of alternative accommodation ingeniously devised by Lord Weir and his staff, offered at less than £400, which could be quickly erected without any trade union labour, would go far to meet the urgent need of houses in Scotland.

Controversial issues arose owing to Messrs. Weir declining to conform in the manufacture and assembly of the mis-called "steel" house to the rates of wages and conditions of employment prevailing in the building trade. The essential question now is the result of the experiment made. For it should be remembered that the Government only decided to support Lord Weir with all their influence, and with all their financial resources, after a Court of Inquiry, appointed

by the Ministry of Labour, with Lord Bradbury as Chairman, and Mr. C. T. Cramp and Mr. D. Milne Watson as members, had reported that "it is very desirable in the interests of the community that the recommendations of the Moir Committee for the erection of houses of a type faced externally with steel sheeting, in sufficient numbers to enable the system to be properly tested, should be carried out at the earliest moment."

This test has now been made, and it will be useful to recall the main details. According to Mr. J. D. Steven, the general manager of the Cardonald Housing Corporation, acting for Messrs. G. & J. Weir, over 1,300 Weir houses have been built. The shell of the house is composed of wood framing, which is covered on the outside with steel sheets one-eighth of an inch thick. The roof, too, is of wood construction covered with tiles or slates, but there is no sheathing when tiles are used. The chimney breasts are of concrete. The chimney stacks, many of which were blown down last year, are now supported by stay ladders. The pipes are of copper. A substitute wall boarding is used instead of plaster. The emasculated report of the Moir Committee, rendered to Mr. Wheatley in November, 1924, plainly hinted to those who cared to read between the lines that technical experts were not happy with regard to the form of construction. The report referred specifically to the lightness of the internal partitions and ceiling members and to other technical points. In spite of these warnings, however, the Government were not prepared to submit this form of construction to examination by the Government's Building

Research Station, although the Duke of Atholl's more substantial steel house was carefully scrutinized by official experts at the Station.

As for costs, for a Weir bungalow with three apartments containing 10,075 cubic feet, the tender price in 1927, the last year they were built for the Government, was £369 10s. This price was for the superstructure and standard foundation only, and was exclusive of the cost of the land, foundations, paths, fencing and transport. For a cottage of four apartments similar to the normal non-parlour house in England, the tender price approved by the Scottish Office was £399 10s., also for the superstructure and standard foundations only. The average annual rent charged for the bungalows is £27 2s. 6d., and for the cottage £34.

Although no other system has received so much publicity or been honoured by the attentions of two Government Committees and speeches by the Prime Minister, Scottish local authorities have declined to build Weir bungalows. The officials of several of these authorities advised against this system for technical reasons, mainly because they were afraid of the possibility of corrosion on the steel sheets, the liability to extreme heat and cold, the construction of vents, and the expense of maintenance. Nevertheless, the Government set up the Second Scottish National Housing Company with an Executive Committee composed of Sir John Findlay, Sir Henry Ballantyne, Dr. Nasmyth, Mr. James Norval, Mr. David Ronald, Sir Daniel Stevenson, and Mr. J. A. Inglis. The Scottish Board of Health, or in other words the taxpayer, has subscribed the capital, but the Company

are the owners of the land, and are responsible for the houses that have been built.

It is now a matter of history that at last the Government decided to give no further orders to Lord Weir, and that eventually he offered his factory on certain conditions to the Corporation of Glasgow. They carefully considered the proposition, and decided not to accept it, even as a free gift. Some prominent Scotsmen, both in Glasgow and in other parts of Scotland, have told me that, in their opinion, the Weir bungalow will shortly become a "slum."

A point in favour of Weir bungalows is that they are erected quickly. But how long will they last? Will they deteriorate into slums almost as quickly as they were built?

In order to obtain answers to this question, I spent several days visiting Weir houses in Glasgow, Clydebank, Edinburgh, Dundee and Lanarkshire. I talked freely to scores of tenants, who invited me to enter their homes and hear their many troubles. It is only possible to give a selection of their complaints. In many the hot-water system has been so unsatisfactory that new grates have had to be installed. In one house in Dundee I could see the sky between the tiles. The boarding that has taken the place of plastering has bulged in many places. Doors have split and have had to be replaced. The paint covering the outside sheets of steel has blistered, and marks of rust are visible. In exposed positions rain and wind drive under the doors. Tenants complain bitterly of the thinness of the partitions between the rooms, and of the way they can even hear conversations next door. It is possible to push a steel skewer through the party

walls. There are many gaps in the fitting of the woodwork, which is often only nailed together. When the chimney stacks were blown down at Clydebank and Edinburgh, they actually fell through the roofs and into the bedrooms. There have been at least two fires, one at Dundee and another at Bo'ness, where the timber framework burned so rapidly that the tenants had barely time to escape. It is only fair to add that all the tenants with whom I spoke were very proud of the gardens outside their houses, and acknowledged how promptly Lord Weir's staff have endeavoured to remedy the internal defects found. It is, however, significant that the houses should be standing empty in certain places.

In stating this personal experience I am in no way prejudiced against alternative methods of construction, and only take the Weir house as an example to show that, even with direct State support, new methods have not yet met the need for cheaper and more quickly built houses. Housing reformers may regret this, but they must admit that nine years' search for a method of building better than the traditional ways, and for materials superior to stone, brick, and concrete, has so far been comparatively fruitless.

The reasons for this ought to be very carefully considered with a view to future policy. A cottage is probably the most difficult of all buildings to design and to build. It has to be fitted on to a very small site on inexpensive foundations, and yet it must serve all the varied functions of life. It must be economical in cost and in planning. In the early days of the Addison scheme many architects found by bitter experience how easy it was to make mistakes, and

results of their ineptitude now disfigure some parts of the country.

But the general standard was raised at that time, and lessons of compact and simple planning were learnt. It is unfortunate that a reaction should have been encouraged since, and that the nation should be losing much of the fruits of the experience gained in the early days of mass production.

Many of the cottages planned by architects and built in 1922 will be viewed in the year 2022 as models of good lay-out, efficient planning and artistic design. Will the cottages of 1928, designed in many cases by an underpaid official of an unenlightened local authority, and built in the cheapest possible way, be even in existence in a hundred years? Certainly some of the products of the speculative builder erected with the help of the subsidy at the greatest possible speed, and of the most inferior and cheap material obtainable at home or abroad, are already showing the outward signs of the slum dwelling.

In this direction, as in many others, the subsidy is proving to be a curse rather than a blessing. Future generations may point to the Housing Acts of 1923 and 1924, intended to stimulate production, too often regardless of quality or design, as the causes of what they may then refer to as the Georgian slum.

CHAPTER XI

COMPENSATION

THIS question of compensation is extremely difficult and technical. It cannot easily be made intelligible to the reader who is not a professional man, or a member of a local authority, and no doubt the reader with no technical knowledge will "skip" this chapter, which is inevitably dull.

As soon as an attempt is made to demolish houses that are worn out, a most difficult question of compensation arises. The Ministry of Health is at present searching for an equitable solution of the problem of allowing compensation for buildings destroyed in the course of slum clearances. It is generally agreed that we cannot possibly go back to the old state of affairs, when the compensation allowed was so excessive that it was impossible to carry out schemes for slum clearance except at an exorbitant cost. On the other hand, the present law which, under section 9 of the 1919 Act, now replaced by section 46 of the 1925 Act, only allows compensation to be given for site value, has in some cases so alienated public opinion that clearance schemes are held up indefinitely.

An example from a small town in the south of England well illustrates the actual operation of this confiscatory clause. In this town there is a warren

of slums, in which many houses are separately owned by poor persons. In one particular case a man bought a house for £375. He paid £150 down—all the savings of his lifetime—and borrowed the remainder from a Building Society. His home has now been condemned, and is to be pulled down. The site value offered him is £30, and he still owes over £90 to the Building Society. In the front room of his house he runs a small greengrocery business, and he can find no other suitable place for this. No doubt he was foolish to have bought this particular building; but on the other hand, £30 is miserable compensation for the destruction of his home and the abandonment of his business, to say nothing of his load of debt to the Building Society. In this case so much local feeling has been aroused that the whole scheme has had to be reconsidered.

It is asserted by some housing zealots that people buying poor property should recognize that they are indulging in a speculative transaction, and must not be surprised if they are badly hit. But there is an additional hardship in the present system of compensation being limited to the market value of the land cleared of buildings. For the value of the land is reduced according to the use put upon it by the purchasing authority. Thus, if the land when cleared is to be used for the purpose of a working-class housing scheme, the value will be fixed on that basis, no matter how high its value may be as a commercial site.

A decision of the High Court in the case *Northwood v. the London County Council* showed up very clearly the effect of these provisions. In this case certain

licensed premises had been included in a slum clearance scheme, and the court held that the licensee could not claim any compensation for trade disturbance, loss of licence or trade fixtures, nor for the increased value of the site consequent upon the existence of the licence. The premises had been included in a slum clearance scheme on the ground, apparently, that they formed a part of the slum area, and not on the ground that they were in an insanitary condition in themselves. It is indeed harsh that persons whose property is taken from them should only receive nominal compensation because of the geographical situation of the property.

The Unhealthy Areas Committee, which was appointed to consider the matter, submitted the following principles as governing the scale of compensation :

- (1) When a landlord has allowed his property to fall into a condition which is unfit for human habitation, it is not equitable that he should receive anything by way of compensation for the structure, even though he continue to draw revenue from it by reason of the exceptional shortage of accommodation now prevailing.
- (2) Where an area is unhealthy by reason of the number and arrangement of the buildings upon it, it is equitable to consider that all such buildings are depreciated in value by that condition, even when they may in themselves be unexceptionable.

Mr. Neville Chamberlain and his committee acknowledged that the existing drastic provisions were "likely to lead to such inequality and injustice as

between individuals as to encounter violent opposition," but the Government has so far not found any more equitable basis for compensation. The present state of the law therefore puts an obstacle in the way of local authorities as soon as they attempt to improve their unhealthy areas.

Some modification of the clause is imperative. Possibly local authorities will be empowered to allow varying rates of compensation according to the hardships inflicted, although such discretion may lead to abuses in small districts. In any case, the alternative scale recommended by the Unhealthy Areas Committee is now admitted to be unsatisfactory, and another scheme must therefore be devised that will not make unduly high demands upon the Treasury, and yet will be less harsh in its individual application.

The Council of the Surveyors' Institution some years ago discussed the effect, in operation, of the existing law. This enacts that the compensation to be paid for land, including any buildings thereon within an improvement or reconstruction scheme (other than land included in a scheme only for the purpose of making the scheme efficient, and not on account of the condition of the premises thereon), should be its value at the time as a cleared site, and available for development in accordance with the bye-laws in force in the district. Under a proviso to the section the compensation thus ascertained in respect of every plot coloured red is liable to reduction where any land within the scheme is required for rehousing persons of the working classes, or for an open space.

The Council addressed a letter to the Minister of Health in which it was stated that, although at the time the number of cases within the scope of the section which had come before the official arbitrator, was small, it was already evident that extreme hardship on individuals would result from the compensation provisions of the Act. It was urged that, until remedial legislation was enacted, local authorities should be required, when preparing schemes, to differentiate between premises which from their condition were actually unfit for habitation and those which, although in an insanitary area, were in a reasonable state of repair.

The Council were of opinion that compensation calculated on the value of the site of the property taken, subject to the existing bye-laws, is reasonable in the case of property which is in itself unfit for human habitation when regarded apart from its environment.

But hardship arises in the case of property which has been kept in repair, and is not in a condition which would justify condemnation. Accordingly the Council made the following proposals as indicating the direction in which an amendment of the Act is desirable :

(A)—PROPERTY INSANITARY IN ITSELF

(i) The compensation payable for such property within the area of a scheme should be the cleared site value subject to existing bye-laws.

(ii) The reduction factor referred to in the proviso to section 46 should be eliminated. The use to which the acquiring authority may put the sites, when

acquired, should not affect the compensation payable to the owners whose buildings are sacrificed as insanitary, and therefore valueless, but whose land should be paid for at its value as ascertained under the provisions of the Acquisition of Land Act, 1919.

(B)—PROPERTY NOT INSANITARY IN ITSELF

It is frequently claimed by promoters of improvement and reconstruction schemes that property in a scheduled area, even though in itself it would not be condemned as insanitary, should be dealt with as such when situated in an area which, owing to closeness, narrowness, and bad arrangements, or want of light, air, ventilation, or proper conveniences, is prejudicial to health.

It is in connection with residential and commercial property of this description that hardship principally arises. It is included in the scheme purely on account of its unhealthy surroundings, and not because it has been allowed to fall out of repair or become insanitary through the default of the owner. It should be treated on the same basis as property acquired for road widenings or other public improvements under the Acquisition of Land Act, 1919, the compensation in respect thereof being calculated under Section 2 of that Act. The fact that the property was situated in an insanitary area would in many cases have an adverse effect on its value, and the compensation payable in respect thereof would also be subject to the rules as to the assessment of compensation laid down in Part I of the First Schedule to the Housing Act, 1925.

(C)—INTERMEDIATE BORDER-LINE PROPERTY

(i) Cases arise where property within the area of a scheme occupies an intermediate position between those dealt with in the preceding two paragraphs, and where reasonable grounds for a difference of opinion exist as to whether it should be treated as insanitary in itself or not. It should be open to the local authority and to the Minister of Health to place such property in an intermediate category, and the official arbitrator, whose duty it is to assess the compensation, and who has all the facts before him in greater detail, should be given a similar power and should be permitted, with the object of dealing equitably with the particular circumstances, to award compensation in excess of the cleared value site, but less than the value proposed above (paragraph (B)) in respect of property acknowledged to be sanitary in itself.

(ii) The arbitrator should be allowed a similar discretion where substantial expenditure in improving the property has been incurred within five years preceding the date of the local authority's resolution under Section 35, viz., expenditure which (*a*) would not reasonably have been incurred had the owner at the time of such expenditure known that the property would be scheduled, or (*b*) would not reasonably have been required by a sanitary or other authority in such circumstances.

(D)—DISTURBANCES OF BUSINESS

The majority of business premises in areas about to be cleared are occupied by weekly or monthly

tenants, who, nevertheless, may have carried on their business there for a long period. When the tenants are displaced, they meet with a peculiar and special difficulty in re-establishing their business and in preserving their goodwill, as, by reason of the large area to be cleared, they cannot, as a rule, obtain new premises in the neighbourhood, and their customers have widely scattered.

In these circumstances, and although the Lands Clauses Acts, if applied, would not give weekly and monthly tenants any compensatable interest, it is considered that such tenants, as well as tenants of business premises for a year or for terms, should, unless they already have the right under the Act, which appears to be a matter of doubt, regardless of the property being insanitary, be awarded by the arbitrator as compensation for disturbance of business an amount within his discretion but not exceeding one year's net profit. Compensation so awarded might be taken to cover the cost of removing and the depreciation of trade fixtures, but the owner should have the right to remove such fixtures before the demolition of the premises.

(E)—MACHINERY AND PLANT

While ordinary trade fixtures are dealt with in the proposals contained in the previous paragraph for compensation for trade disturbance, machinery and plant come in a somewhat different category. They usually indicate a more substantial concern in connection with which the loss through disturbance might be greater, the cost of their removal and refixing

would also be greater. The owner should, therefore, be allowed the cost of removal and refixing in addition to being given the right to remove all machinery and plant.

The above provisions, (A) to (E) respectively, the Surveyors' Institution advised should apply to all cases in connection with which the compensation has not been determined at the time of the passing of an amending Act. It is contended that the circumstances called for immediate action, and that the amendment of the existing law on the lines suggested above should be looked upon as a matter of urgency.

This was five years ago, and nevertheless no action has been taken either by the Labour or Conservative Governments. The fact, of course, is that the whole question presents innumerable difficulties, and when one interest is satisfied with proposals, other interests are violently antagonistic.

CHAPTER XII

THE RURAL PROBLEM

THE problem of the slums in our country villages is a much more intricate and personal question than that of our industrial slums. In many of our most picturesque rural hamlets conditions of overcrowding and lack of sanitation are allowed, because no other accommodation is available, and because in rural districts there is rarely the vigorous public opinion at work as exists in the towns. There is also the personal element, for everyone in a village knows so much about other people's business, and a proposal even to improve the water supply of a cottage creates great excitement. This personal difficulty has partly accounted for the comparative failure up to the present of the Housing (Rural Workers) Act, as will be explained later.

The lack of housing in rural districts is not a heritage from the War. For at least a generation before 1914, house building for agricultural workers had almost entirely ceased, except where there were wealthy and generous-hearted landlords. The reason for this stagnation was the normal working of the economic laws. Private enterprise would not invest capital in cottages where the rents were too far below an economic figure. It was out of the question for

a local builder to put up cottages, if he could only hope to receive three or four shillings a week rent. The increased taxation imposed by Mr. Lloyd George upon land and property delivered a knock-out blow to rural housing by landlords. Accordingly the plight of our rural workers was deplorable even in 1914.

Members of Rural District Councils at that time were seriously concerned at the reports received from their Medical Officers of Health regarding the terrible conditions existing in many villages. Innumerable cottages were condemned to be pulled down as soon as alternative accommodation could be found. The officials of Hospitals and Sanatoria reported that a considerable amount of disease, including tuberculosis and rheumatism in its various forms, was directly attributable to damp cottages. But the Rural Councils found it impossible to carry out any comprehensive schemes of housing development. They had to consider building cottages in scattered areas that were in many cases far away from any railway, and where in consequence costs were heavy. In addition there was the ever-present complication of the provision of water and drainage.

NEW HOUSES

After the War, Dr. Addison gave special attention to the rural problem, and owing to his Act, and subsequent legislation in England and Wales, approximately 177,000 houses were completed in rural districts up to the spring of 1928. Another encouraging sign was that up to September 30th, 1927, 108,177 houses

were completed by private enterprise alone in country areas. It will be seen, therefore, that over a quarter of a million new cottages have been built in rural areas, and in spite of the fact that many of these are let at rents far beyond the reach of the agricultural labourer, or have been sold to persons for use as week-end bungalows, this number must have relieved rural congestion to some extent.

Mr. Wheatley, in his Act of 1924, tried to encourage the building of houses in rural districts at rents that the lower paid workers could afford. He offered a contribution from the State for houses in agricultural parishes of £12 10s. per house for forty years. This annual State contribution was very generous as compared with the annual subsidy* of £9 per house in other areas, for if the contribution from a local authority is added to the Wheatley subsidy, the total is equivalent to a capital sum of no less than £253 on a 5 per cent. basis. It must be remembered that Mr. Neville Chamberlain has done all in his power to assist the operation of his predecessor's Act, and houses are still being built under it in 1928. Altogether under the Wheatley Act over 10,000 houses have been completed in agricultural districts. But the primary difficulty still remains, that the cost of building is so high that the rents are beyond the reach of the rural worker. The reduction in the subsidy is leading to a marked decrease in costs, amounting, so it is claimed, to about £60 per house. Those who have seriously studied this subject, especially in the

*These amounts were reduced in October, 1927, to £7 10s. od. in urban districts and to £11 for a house built under the 1924 Act in an agricultural parish.

application of subsidies to the building trade in rural districts, are convinced that money derived from public funds is not going to solve the housing problem. Subsidies have damaging effects for the building industry just as they would have for any other trade.

There has been another encouraging development in country villages of which little has been heard. Many cottages have been built in the last five years by Non-Union labour. In one Devonshire village the local carpenter assisted by his son and an ex-service man, who up to then was quite unskilled, has been building one cottage on the average every six weeks. The trio work long hours when the weather is good. They pay no regard to an eight-hours day, and when they are behindhand, work on a Saturday afternoon. In this respect they resemble the building operatives in France, who even work on Sundays at present in order to provide the much-needed accommodation for their fellow men. The Devonshire builders have done something to meet the needs of their own locality, and incidentally have earned very high returns for their labour.

The old carpenter laughed at me when I mentioned trades union restrictions, and told me that he and his son and their friend had earned on the average between £8 and £10 per week since they started on cottage building. This is a rural movement of which little is heard in Parliament, but if it spreads it will mean that rural workers are helping themselves in a very practical way. In this particular case the carpenter preferred to carry on his operations without receiving any subsidy. These were his reasons:

“I cannot stand those Government Forms. I am

not much good at writing or 'rithmetic myself, and it's a bit of a puzzler to fill in all those Forms that are wanted in order to receive a Government grant. I find it easier to do without it altogether. Red tape is a —— nuisance, and my son and I like to carry on in our own way. There are our cottages. Ask the folk who live in them whether the weather gets in, and if they're not quite warm and snug. I built them £100 cheaper than the District Council built them concrete cottages."

REPAIRS OF OLD HOUSES

There has been a regular inspection of old houses, as well as the building of new houses. During 1926 there were 147,870 houses inspected. Out of these 3,021 were found to be "unfit for habitation." The number of houses found "not reasonably fit for habitation" was 31,452. As a result of representations made informally by the Rural District Councils, working in agreement with the owners, some 29,013 houses out of the total inspected were rendered fit. In cases where owners were not so ready to agree, statutory action was taken with the result that another 17,298 houses were properly repaired. These figures are impressive evidence of what is being done unobtrusively by our local government bodies. Inspections followed by repairs is a considerable contribution regularly made year after year towards improving rural housing conditions.

Mr. Chamberlain and the Government were, however, not satisfied. They wished that further action should be taken and therefore passed the Housing

(Rural Workers) Act, that provides a liberal subsidy for the reconditioning of old cottages. This measure offers, under certain conditions, a £100 for the repair of a building. The utmost care is taken that the tenants receive the benefits. Indeed the measure was so carefully drafted to prevent private profits being placed into the pockets of landowners, that one reason why it has failed to work is that it does not offer sufficient inducement to property owners to make use of the subsidy offered. The Act was only put forward as a method of supplementing existing operations. It is only a temporary Act of Parliament, and those who wish to take advantage of its provisions will be wise to remember the time limit is September 30th, 1931.

The Act is of course severely legal in its phraseology, and the various circulars that have been issued by the Ministry of Health have been necessarily so worded that many countrymen cannot understand their meaning. Some Councils have tried to simplify the proposals, but undoubtedly if the Act is to accomplish much, the benefit offered will have to be expressed much more simply and clearly, and there will have to be a properly organized publicity campaign.

The Act has many merits. It makes it possible for owners to put into a cottage a proper water supply and drainage, if water is available. They can instal a larder, scullery and an inside water-closet. They may fit into the scullery a wash-tub and a boiler, which will provide hot water for a movable bath. The provision of a separate bath-room is not made obligatory as under the Wheatley Act for new cottages.

PRESERVATION OF RURAL ENGLAND

There is another aspect of this Act, not directly bearing on slums, but important from the æsthetic point of view. Mr. Neville Chamberlain has recognized that it is desirable to preserve the rural character of England, and to try to prevent the erection of houses that will disfigure the landscape. Unfortunately far too many of these have already been built. But in connection with the proposals for reconditioning, the Ministry of Health have issued a valuable circular giving practical suggestions as to ways of repairing houses. It is pointed out, for example, how the half-timbered cottages of Herefordshire, the stone houses of the Cotswolds, and the yellow stone houses of Northamptonshire, may be retained in their beauty, and at the same time water-supply, drainage and other improvements installed.

The beauty of the English countryside is a heritage from the past, and the present generation must recognize a responsibility to hand it on unspoiled for the enjoyment of our successors. This beauty depends very largely on the general appropriateness of the older buildings to the locality and to the sites which they occupy. Wherever in a rural district, village or town, traditional styles and colourings survive, it is of the first importance to avoid the introduction of incongruous forms or inharmonious colours. Considerations of cost may exclude the possibility of emulating such charming old buildings as, for example, many of the Cotswold cottages, the silver grey slate and granite dwellings of Cornwall, or the black-and-

white timber houses of Cheshire and Staffordshire; or the use of grit stones for walls and window dressings, parapets and roofs in the lavish manner which may be seen over large areas of Lancashire and Yorkshire. With a little care, however, it is possible, even within the limits of strict economy, to avoid the grotesque and unsuitable buildings which so frequently disfigure the English countryside. If cost or any other reason should prevent the adoption of certain prevailing local roofing materials, such as stone slabs, green slates, or thatch, that is no reason why the hardest of red tiles should be chosen to disfigure a Gloucestershire village, or the sickliest of salmon pink "compo" sheets be introduced as a discordant patch on a Welsh hillside.

In rural cottages the roofs figure most prominently in the landscape picture. Where blue or purple slates would be inharmonious, grey slates of various kinds are available; where red tiles would be too prominent, buff or brown can be obtained. Should there be places where these roofing materials are not available at reasonable cost, and it is necessary to use composition tiles or sheets, there is now a large choice of colour, as well as of size and shape. Tiles can be selected, which will mitigate the generally foreign appearance of such roofing in a rural district. While the adoption of designs in harmony with their surroundings is important as regards new buildings, this consideration becomes imperative in connection with alterations and additions to existing buildings. There will be found in all districts choice examples of cottage architecture, sometimes showing elaboration in design and treatment, and the careful preservation

of these is of the utmost importance. To avoid disfigurement, the best advice should be taken before structural repairs are put in hand.

The work of giving a grant for such reconditioning at present has been entrusted to County Councils, but District Councils also may be declared authorities under the Act. Unfortunately, County Councils do not seem to be very sympathetic to this administrative task. In the first place they naturally fear anything that will add to the burden of local rates. On this point it is, however, worth paying attention to the difference between the amount that a County Council will spend on roads or education as compared with the amount they are ready to spend on housing. For example, in Wiltshire an average rate of 1.6 of a penny has been incurred as an annual charge for various housing schemes; but the corresponding amount spent out of the rates for roads is 1s. 10d., and on education 2s. 10d. Similarly in the East Riding of Yorkshire the annual charge on the rates for housing is 1.1 of a penny, and 1s. 11d. for roads, 2s. 3d. for education, and 2s. 7d. for general purposes. Housing in country districts bears a very small proportion of the cost of public money expended. It is thought, in the opinion of some, that a twopenny or even a threepenny rate for the improvement of rural housing would not be extortionate in view of the benefits that might be obtained directly or indirectly. Undoubtedly the advantages derived from wise reconditioning are many, and it is therefore to be hoped that County Councils will not be too timid in encouraging action under the Housing (Rural Workers) Act.

In the second place, there is still the suspicion that

this Act may benefit landlords. Some County Councils, when considering applications for financial assistance to repair old cottages, have taken the line that they should discriminate between those who have the capital to carry out repairs, and those who have not. It is rumoured that some amusing discussions have taken place in committees as to the income of various property owners in rural districts, for, as I stated at the beginning of this chapter, the personal element enters into all rural problems.

The Minister of Health, however, is of opinion that no such discrimination ought to be imposed under the Act, the benefits of which go to the tenants rather than to the owners. He is anxious that the fullest advantage should be taken of the Act for the improvement of agricultural housing. There is no profit for the landowner, except as an improvement in the amenities of his estate.

It is unnecessary to enter here into the other objection raised to this Act, viz., that it encourages tied houses let only to farm servants, or those on an estate in the country. The fact, of course, is that a tied cottage is a necessary part of the equipment of a farm or of an estate and it is essential to provide accommodation for the horsemen, stockmen, shepherds and those in charge of animals, who must live close to their work, particularly at certain seasons of the year.

All must agree, however, that it is essential that the inferior conditions of our countryside should be remedied, and it is probable that we may hope for as much from private enterprise without subsidies as from Government action. The cumbersome pro-

cedure necessitated under the various Acts is unsuited to the rural temperament, and many now prefer to build houses for their labourers with help received from the Lands Improvement Society, or by borrowing from a bank, rather than making use of Government facilities.

Private enterprise and personal initiative in the countryside as in the town are the keys which will ultimately unlock the door to a solution of the rural slum problem.

REMEDIES

CHAPTER XIII

RECONDITIONING

At the present time reconditioning is one of the most valuable and widely used means of relieving the slum problem. Every year for the past five years about 500,000 houses in Great Britain, on the representation of local authorities, guided by their Medical Officers of Health, have been repaired, reconditioned and put into a habitable state at the owners' expense. This most valuable work has saved many hundreds of thousands of houses from destruction. In London alone since 1922, 100,000 houses, occupied by probably 400,000 people, have been annually made habitable. In view of the success of this expedient it is little wonder that the Government are devising further plans by which more working class houses, not yet in such a state of deterioration as to justify complete demolition, may be improved, and made more comfortable and healthy for their occupants. There are many difficulties in framing a comprehensive scheme, but already the experience gained in many localities shows that it is well worth while to attempt extensive reconditioning.

In the chapter dealing with the work of private enterprise in taking over insanitary houses, details may be found of what has been done by individual efforts unassisted by financial assistance from public funds. In this chapter it is proposed to consider some aspects of improvements to slum areas carried out by local authorities, and to suggest practical ways of reconditioning. This is after all largely a question of money. The bulk of slum property in this country belongs to people of moderate means, who have rarely got the capital, or the means of raising the large sums required for any scheme of extensive reconditioning. Accordingly, their property often deteriorates, until by order of the local authority, houses have to be closed altogether as dangerous for human habitation, or else the areas are scheduled to be cleared of buildings.

PRACTICAL HINTS

Should, however, the necessary capital be available, much can be done. Take, for example, one of the congested areas which exist in many of our northern towns. The houses are back-to-back. The narrow streets form culs-de-sac. It has already been proved that, if some of the houses are pulled down so as to let in light and air, and the culs-de-sac opened so as to allow a free passage through, the result is a general raising of the whole district. Such clearing has resulted, not only in improving the health of the tenants, but also in elevating the whole moral atmosphere of the locality.

Naturally from the ideal point of view it would be

much better for the whole district of back-to-back houses to be cleared away, but frequently the houses are sound and well built, and the accommodation afforded is urgently required until such time as the housing shortage can be overtaken. To recondition an existing house under such circumstances is usually much more expeditious, and provided it is in good structural condition, is more economical than demolition and rebuilding.

Some experience has been gained under the Housing (Rural Workers) Act of 1926, although unfortunately the amount of work that has so far been put in hand is comparatively slight. This Act was intended to aid in the reconstruction and repair of dwellings in rural areas, and the conversion into dwellings of barns and other buildings not previously used for that purpose. Financial grants, amounting to two-thirds of the estimated cost of the alteration, are made in approved cases for the repair of workers' dwellings, but the grant is limited to £100 for any one house. By reconditioning is meant inserting new windows in old houses to let in light and air; providing sinks in rooms used as kitchen; repointing the walls; repairing leaking roofs; cleansing, painting and decorating, and in some cases installing baths.

Considerable interest has been taken in this reconditioning, not only from the economic, but from the æsthetic point of view. Mr. Neville Chamberlain in a manual published early in 1927 on the subject of the character and design of cottage dwellings in both urban and rural areas, urged that care should be taken to preserve what is picturesque and traditional in cottage architecture, and to avoid alterations and

colourings which would be out of harmony with the surroundings.

So much for the æsthetic aspects of reconditioning, which was discussed in the last chapter on rural slums. Naturally the most practical and economic schemes are usually considered first by those who undertake repair work. Certain definite principles to govern these arrived at by experience, can be laid down.

Those who are considering a reconditioning scheme in a congested area should always try to open out closed pockets of houses. Culs-de-sac off main streets are apt to deteriorate quickly, for they are not visited by the outside world, and soon the houses go down-hill. Landlords in the past often preferred to own an isolated piece of property, and architects still delight in building a separate estate. But all experience shows that it is essential when either building new houses, or in reconstructing old ones, to be occupied by the working classes, that there should be free entrance and exits on two sides. Fresh air is good for mind and body.

Another matter to which particular attention should be paid is that of properly designed chimneys and kitchen ranges. Badly constructed chimneys cause endless discontent among the tenants, who naturally object to their rooms being full of smoke. In one housing scheme many hundreds of pounds have had to be expended during the past four years in fitting cowls to the chimney stacks because the chimneys that were built in 1922 were not tall enough. In the reconstructing of a house new air currents may easily be set up which will lead to smoking chimneys. It is well worth while to bear this in mind from the

beginning in order that the tenants may be comfortable and contented, and in order to avoid unnecessary expense in the future.

The stairs are another prolific source of trouble. Many older houses are so built that the stairs are steep with sharp turnings. Old folk and children find these very trying, and if it is not possible because of expense to alter the stairs, at any rate the provision of a hand rail costs little, and saves accidents. Then, too, sharp turns in staircases make it difficult to carry furniture up or down. It may also be mentioned that at a time of mourning some of our old staircases lead to much unnecessary suffering both to relatives and to neighbours, when a coffin cannot be carried down decently, and has to be slung out of a window. Sometimes a slight alteration in the design of a house will remedy this defect.

Another practical point is worth attention. It is comparatively simple in reconditioning to insert outside ventilation into larders and pantries, and such provision makes a great deal of difference in keeping food fresh. It is well worth while, and indeed a duty, to make these small alterations that add so much to the well-being of tenants.

MANCHESTER'S EXPERIENCE

The City of Manchester has been carrying out a steady policy of reconditioning for over forty years. Some notes written on this subject by Mr. E. D. Simon, an ex-Lord Mayor of Manchester, and formerly Chairman of the Manchester Housing Committee, are worthy of careful study.

In Mr. Simon's opinion Manchester has dealt with its housing problem on less sensational, but more effective lines than other big towns. The City Council have not attempted great clearances, but have dealt with local landlords and compelled extensive repairs. Under a private Act of 1867 the City Council obtained power to make a closing order on any house which was certified as not fit for human habitation.

Before the actual order is made, however, the City Architect's Department puts forward a proposal for reconstructing the house. This is submitted to the landlord, who is told that, if he will agree to carrying out the work, the closing order will not be made. In many cases he asks to appear before the Committee. In the last century landlords often received compensation amounting to as much as £15 on each house repaired.

Later on the Committee decided that the landlord had the duty to provide houses that could be inhabited, and accordingly, after 1906, no compensation was paid. The accomplishment of the work naturally demanded much patience and steadiness from the responsible officials, but as a result many back-to-back houses were entirely abolished, a separate water supply was laid on to each house, and sanitation was greatly improved. The work, of course, stopped during the War, and during that period there was steady deterioration, but Mr. Simon recently asserted: "The interesting point is that after 1906 all this work was done without any cost to the rates by the owners of the houses, and I don't think that there is any really serious complaint of injustice."

Unfortunately our post-war legislation, and the

vastly increased cost of repairs have made continuous progress very difficult. It has been impossible to close houses when there is no alternative accommodation available. The sole effect of a closing order is that the tenant lives rent free. The landlords, too, are in a much worse financial condition, owing to the Rent Restrictions Acts and to the added cost of repairs. When, however, events become more normal, the methods pursued by the Manchester City Council will certainly be imitated in other districts.

For the next ten years, Mr. Simon advocates that in Manchester the following policy should be carried out :

- (1) To continue to build new houses on the lines of those already erected, and at the highest possible speed.
- (2) To do one, or perhaps two, more slum clearance experiments on a small scale, re-housing in at least one case the people on the site in specially designed tenement buildings.
- (3) To continue the policy of insisting on existing houses being kept in good repair, and to take up again the old policy of improvement by reconditioning and reconstruction, forcing the landlord to carry through the work by closing orders.

Many will agree with him, and will hope that all our great cities will adopt a similar policy of progressive reconditioning.

CHAPTER XIV

TOWN-PLANNING

THERE is one further aspect of the slum problem worthy of consideration. Even in the case of the clearance of worn-out property by local authorities, there need not necessarily be a heavy loss. A profit may actually be made to the relief of local rates, if foresight and wisdom are exercised.

This is the lesson to be learnt from some of the schemes carried out in the United States, where town-planning is far more advanced in its practical application to problems, especially in built-up areas, than in this country. In both New York and Chicago, for example, poor and worn-out properties have been demolished, and the sites so developed that the value of the land has enormously increased. If it were possible for the same principle to be carried out in such an old English town as Ipswich we might see the whole financial aspect of our slum problem changed. In Ipswich there is a beautiful High Street that is far too narrow for modern traffic requirements. If this street were widened, as is advocated in certain quarters, many picturesque houses would have to be pulled down, and part of the charm of Ipswich would be lost. But lying parallel to the High Street, hidden

away from public gaze, is a quantity of poor property. Could not a by-pass road be cut right through this property, in the same manner as has been done in Chicago, and thus provide another way for the volume of motor traffic through East Anglia? The frontages on this road would be of far higher value for shops, garages, and such purposes than the present cottage property; and if the scheme could be carried through on sufficiently broad lines, it might in time be extremely profitable. There would, of course, be opposition from the shop owners in the present main street, but always vested interests are apt to raise difficulties in progressive schemes.

In Croydon a similar plan for running a new road through the poor property in the neighbourhood of the main street, so as to cope with the increasing traffic, might well prove to be a good investment. I only quote these two examples in order to illustrate the argument that land now covered with small house property of comparatively little value, may give a far higher return if it is fully developed.

Another example is furnished by the Larkhall Estate at Wandsworth. This estate, covering 30 acres, was up till recently so much under-developed that it only accommodated 1,500 people. Under a scheme that has been carefully thought out by such a skilled town-planner as Sir Theodore Chambers, the Chairman of the Welwyn Garden City, the Larkhall Estate will before long accommodate 5,000 people, and this population will have on the site open gardens, tennis courts, and other outdoor recreational facilities. Those who wish to see what can be done in the development of an area of small Victorian houses by modern

methods would be well advised to make a journey to Clapham North Station, and see for themselves the flats now being erected on the Larkhall Estate, within fifteen minutes of Whitehall. The skilful planning of Mr. de Soissons and Mr. Gray Wornum, and far-sighted finance, provided partly by private enterprise acting through a Public Utility Society, and partly by loans from the London County Council, have made this scheme possible.

It is not possible in the limits of this book to give full details of the way planning and proper development can help to meet our slum problems, but all who have studied the subject agree in theory with Mr. Neville Chamberlain, the present Minister of Health, with his extremely practical outlook on these intricate questions, when he advocates the extension of existing town-planning powers to arrange for "zoning" in built-up areas.

The value of town-planning as a means of remedying our slum conditions is only recognized by a few, and indeed, in its application to areas that are already built up, is only in its infancy in this country.

AMERICA'S EXPERIENCE

In America, however, much experience has been accumulated. In Kansas, for example, with from 500,000 to 600,000 inhabitants, there is a special system whereby all such improvements as the clearance of houses so as to provide for the widening of streets, or the provision of open spaces, are dealt with by local owners. The method suggested may have a useful application to this country. When, for example,

some insanitary property is to be pulled down, say, in order to provide a recreation ground, the local authority ask the property owners to appoint a small jury. They explain exactly the proposals, but they point out that if these are carried out, the value of the land in the neighbourhood will be improved. . . . This jury is asked to assess the compensation due to the owners of the property that is to be pulled down, and they also assess the remaining owners who are going to benefit. Already over £2,000,000 sterling have been spent in improvements in Kansas, and roughly 85 per cent. of the cost of compensation for the purchase of the land has been assessed on the owners, and 15 per cent. on the public purse. According to the property owners, those who have paid the assessment have gained in increased value more than the amount actually paid.

This seems simple in theory, but is extremely difficult to apply in practice. Often in an area already built over, it is found that in the space of a few acres you will find small two-storey cottages, high tenements, workshops and factories all mixed up together, with one or two public-houses in between. For the future it is, of course, very advisable to allocate different areas for different purposes, placing the residential districts where there are open spaces and the ground is suitable, and the industrial areas where there are transport facilities and the necessary conveniences for receiving raw materials, and dispatching finished goods. But this assumes the clearance of existing built-up areas, which presents problems that sometimes seem to be almost insoluble. Take, for example, the City of Leeds, where a scheme has been

prepared for redeveloping the heart of the City, about two miles long and of a varying width. This central area covers about 550 acres. The total cost, when completed, will amount to about £3,900,000, or £7,000 an acre. In this district there are many of the worst type of back-to-back houses that are incapable of being modernized. Near by are areas, not yet slums, that certainly need to be replanned, or reconditioned rapidly so as to check deterioration.

It may be that the City of Leeds will become the eventual owners, and so will have full power over the future use of this central area. But immediately this suggestion is made, there enters in the problem of compensation for disturbance, or loss of value under town-planning schemes. The idealist talks vaguely of the need to sacrifice individual rights to the greater need of the community. The man in charge of a town-planning scheme knows that such talk is of little interest to the members of a Finance Committee, who have to find the money for such schemes.

There may be cases where town-planning can be made to pay, and this appears to be true of America, with its vast virgin districts, its great wealth, and growing population. But it is probable that already Great Britain contains as many persons as it ever will have, or ought to have, and our population may decline in the next twenty years. Members of Finance Committees do not view too favourably any propositions that entail the spending of the rates provided by living persons for the benefit of rate-payers yet unborn. Their view may be short-sighted, but it cannot be denied that it is generally

held. As soon as schemes are put forward for the redevelopment of such areas as the centre of Leeds, there is suspicion in the air. Districts may be "blighted" or "semi-damned" to use Dr. Gibbon's expressive phrase, but the man-in-the-street who has to pay, is either apathetic, or hostile.

ENGLAND'S DIVIDED OWNERSHIP

In addition to the inevitable cost of applying town-planning to our industrial centres, there is the practical problem of the number of individual owners to be dealt with. Since the war, property has been divided up, and the number of small owners has greatly increased. Thus, in one area included in one of Bradford's town-planning schemes, there are 8,000 different owners of property. Half a million pounds would soon go in satisfying their demands for compensation, and the time and trouble needed to bargain with each owner will lead to endless delays.

Here again the theorists scoff at such difficulties being mooted. Many ask for a scheme to be devised whereby a pool of money is created. They suggest that those owners who suffer from the redevelopment of the property should draw from the pool, and those who benefit should contribute. This can be done, but it needs enthusiasm on the part of local authorities, and much patience and hard work on the part of officials.

When a slum area is cleared in the centre of a town, we may hope that arrangements may be made whereby the monies derived from the re-sale of part of the

land used for better buildings than those pulled down, will be available to set off against the compensation that will have to be paid. Such adjustments can be carried through, if public opinion is educated to understand that wise town-planning is in fact good estate management on a large scale. To obtain such public support we shall have to imitate America, and bring in the big business interests. At present town-planning, that should do so much to meet our slum problem, is largely in the hands of a little group of zealots. These talk a jargon of their own, incomprehensible to laymen, using such technical words as "betterment," "zoning," "Lex Adickes," "decentralization," and "ordinances," and will have to come down from their lofty plane if they are to be followed by the public.

Business men, too, who command confidence, are needed more on town-planning committees, so that recommendations for schemes may be accepted as sound, and not merely fads. Further, we must not hurry. If unreasonable schemes are put forward, they are condemned at once. Mr. Harold Swann, who has so much to do with London County Council town-planning, has well said: "It is fatal to ask for too much. The Finance Committee kills the easy birds with its eyes shut."

A future Government will in time bring forward a Bill for the extension of town-planning to our towns. With the help of this, and provided it is supported by public opinion, and is not allowed like so many measures in the past to become a dead letter, we may well hope that scientific planning will be applied as another means of clearing and reconstructing our

existing slum areas. We must not under-estimate or ignore the obvious obstacles, and we can take heart from the fact that America is showing us the way. Allowing for the different conditions, it should not be beyond the power of man to adapt America's experience to our needs in Great Britain.

Summing up, it may be said that legislation is chiefly needed at the present time to apply town planning principles to built-up areas, and to facilitate action in the following directions :

(1) The control of the re-development of districts surrounding areas that are being reconstructed. Such control would provide protection for the new property erected on the cleared site, and, provided mutual agreements are made with local property owners, need not necessarily be costly to the local authorities carrying out the schemes.

(2) It should be within the power of a local authority to purchase compulsorily insanitary property in a condemned area, and to leave the site vacant, re-housing the former tenants in buildings erected elsewhere.

(3) When an area has been declared, after a public enquiry has been held, to be an insanitary area, the local authority should have the power, if they think it desirable, to suspend action until an opportune time arises or to reconstruct by instalments.

The present law is too rigid. No doubt the new legislation foreshadowed by Mr. Neville Chamberlain will give local authorities power to control built-up areas and insanitary areas on more elastic lines than is possible at the present time.

CHAPTER XV

GARDEN CITIES

THERE are few post-war developments that have received so much general publicity as that of the Garden City movement. As a member of the Council of the Garden Cities and Town-Planning Association, I have always believed that the Garden City idea should be given every chance to prove its worth, but, unfortunately, the significance of the movement is frequently misunderstood, and speculative builders wrongly call a collection of unsightly villas a "Garden Suburb" or a "Garden Village," or even a "Garden City."

The official definition is that "a Garden City is a town planned for industry and healthy living; of a size that makes possible the full measure of social life, but not larger; surrounded by a permanent belt of rural land; the whole of the land being in public ownership or held in trust for the community."

It is a necessity that the land should be publicly owned. Indeed, the late Sir Ebenezer Howard, the founder of the movement, when he was thinking out his idea, hoped that no local rates at all would be levied on the inhabitants of a Garden City. In his book *To-morrow*, published in 1898, he suggested building a new town in the country. Since then

Letchworth and Welwyn have been established. Experience has shown that the ownership of the land gives considerable powers, even at Letchworth, where no attempt has been made to regulate land values, or even to control the number or class of shops. When Welwyn Garden City was founded after the War, Sir Theodore Chambers, the Chairman, and his colleagues, learning from the experience of Letchworth, decided to regulate carefully all shop sites with a view to securing the ultimate values on behalf of the community, thus proving the value of town-planning and land ownership combined. Nearly four square miles of land near to Hatfield were bought early in 1919 from Lord Salisbury and Lord Desborough for about £90,000.

The movement received official approval in the report of the Unhealthy Areas Committee, of which Mr. Neville Chamberlain was Chairman. One recommendation contained in the interim report was that "there should be encouraged the starting of new industries and the removal of existing factories to garden cities which should be founded in the country where the inhabitants will live close to their work under the best possible conditions. Generally speaking, these communities should not exceed from 30,000 to 50,000 people, and should be surrounded by a belt of agricultural land for the purpose of health and recreation, and for local food production."

The Committee in their final report recognized that it is difficult to attract money from the ordinary investor for such schemes, and recommended that the development should be "encouraged and hastened by State assistance in the early stages, such assistance

to take the form of a loan secured as a first charge upon the land developed as a garden city."

In view of the Committee's recommendations, it is interesting to recollect what has happened since their reports were published.

WELWYN'S STORY

Welwyn Garden City Ltd. was founded on April 29th, 1920 with a capital of £250,000. Since that date, up to March, 1928, a total capital of just over £800,000 has been raised, of which between £250,000 and £300,000 has been lent by the Government.

Various subsidiary undertakings, with a total capital of nearly £500,000, have been formed. These have provided electricity, and water, local stores, and a general building organization.

The population is still relatively small. There are, for example, less than 2,000 consumers of electricity, and the residents have been to some extent selected. Rates are low. There is no underworld of slums, for the average family wage is high. The number of social organizations in art, music, and literature, is very varied, as many Welwyn citizens seek for "culture."

Both Letchworth and Welwyn are towns, and not villages. The whole idea is that in every garden city there should be varied classes, and that the citizens should live near their work. Welwyn is in theory an alternative for a London congested by tubes and omnibuses in which thousands endure acute discomfort every morning and evening. At Letchworth, the pioneer Garden City, there are over sixty separate industries, which provide employment for 5,000

persons. At Welwyn it has been difficult, for various reasons, to attract manufacturers, but the Directors of the Shredded Wheat Company, looking for a site for their new factory, selected Welwyn out of all possible places in England, and other far-sighted firms have followed their example. As factories are established, so grows the proper balance between life and labour. The local workers very quickly find how much time and fatigue they save by being able to walk to their work easily every morning and evening, and how much more they can gain from life.

Furthermore, a Garden City is of limited size. It is surrounded by an agricultural belt which is "holy ground," and is not to be built on. From both the social and the economic point of view, there are great advantages in a town which is restricted in population, and all our experience of the great industrial cities with their congested slums, is that they are uneconomical as a unit of population. For example, in New York, it is found that the increase of the supply of water to meet the growing population may cost four or five times as much per head as with a limited number of residents, and, according to Mr. John Lothrop, while New York was increasing about thirty per cent. in population, the cost of installing traffic facilities increased about 400 per cent. It is now expected that experience at Letchworth and Welwyn will show that the most satisfactory size for a town in order to make possible a full measure of social life, is between 50,000 and 100,000.

Emphasis must be given to the advantages of a permanent belt of rural land around the town. All who have had any experience of slums know that our

fellow-countrymen who are living in a small two-roomed cottage looking upon a cobbled court, find it difficult to have a real pride in their home. Pathetic attempts to grow flowers in window boxes are made, and the growth of allotments shows how frequently the British worker is a gardener. It is of immense value from various points of view that those engaged in industry, upon which our national prosperity depends, should also have some opportunities of engaging in rural pursuits. The man who spends a few hours a week digging in his garden, and growing his own vegetables, is less likely to support revolution in any shape, than the man whose outlook is the grimy wall of the cottage on the other side of the court.

It is well, too, to remember the British working man's love of pets, cats, dogs, pigeons and livestock. Many a householder pressed to go into a Council house from a slum hovel has objected because the regulations forbid him to keep pigeons or rabbits or hens. In a garden city he can indulge his love of animals and birds.

Many other arguments could be put forward in favour of a full and unbiased trial being given to the garden city idea. The experiment of founding Letchworth and Welwyn is one of profound interest to all concerned with the need to check the unregulated growth of towns; and those who have laboured during the pioneer struggles have rightly received high praise. But the importance of what has in fact been accomplished must not be exaggerated. These are the first two garden cities in the world, and the population is still comparatively small. Welwyn, in particular, from the housing point of view, cannot

compare in size with the mammoth suburbs erected by the London County Council at Becontree, covering 2,800 acres, at Downham, covering 520 acres, and at Morden, covering 850 acres. It could not even have grown to its present size, if it were not for the very generous support in the shape of subsidies and loans, not only for the capital of the company, but for houses and schools, given or lent by the State. Further, in itself, Welwyn has done but little up to the present to counteract London's congestion. We must also recognize, with much regret, that many of the present residents travel to and fro from London each day to work, and in this respect it is still a dormitory suburb, magnificently laid out in one of the most delightful parts of Hertfordshire. Possibly, however, its coming development as Britain's film city may overcome the many difficulties with which the project has been faced in its early stages.

GREATER LONDON'S GROWTH

But Welwyn and Letchworth are symbols, and in this lies their world-wide importance. They are part of the general policy of decentralization which alone can check London continuing to sprawl over the countryside. The Greater London Town Planning Committee, with the expert advice of Dr. Raymond Unwin and of Mr. Montagu Harris, the Secretary, are examining this whole question of decentralization, and the possibility of forming what is known as satellite towns all around the Metropolis. It is probable that the final report of this Committee will indicate certain areas, possibly near Tonbridge,

Guildford, Hitchin, and Chelmsford, that are suitable for satellite towns for the home counties. Already, indeed, a special investigation is taking place as to the facilities offered near Chelmsford, for the establishment of a garden city that will be self-contained, rural as well as urban, and a manufacturing centre as well as being residential. How such towns should be established; whether Local Authorities should be given special powers for their development; and whether indeed, as Mr. Purdom suggests in his classic book on the subject "*Satellite Towns*" a Garden City Commission should be appointed, charged with the duty of reporting upon such schemes, assisting in their preparation, supervising their construction, and helping in their finance, is beyond the scope of this book. But a policy of decentralization is regarded by many as providing the only real remedy for preventing new slums being formed, and to effect a permanent clearance of existing slums.

From 1890 onwards, in London particularly, there was a steady movement outwards. Although the central commercial areas of London grew rapidly, the average numbers of people per acre fell in a greater proportion. Emigration from our industrial centres had definitely set out into the country. Unfortunately the War stopped this movement. The lack of houses after the War forced many to crowd into such central accommodation as they could find, and our traffic facilities became more and more congested. The methods adopted by the London County Council of selecting dormitory estates on the outskirts of London have admittedly added to our traffic problems, and the increased misery of the daily journeys on our

tubes, trams and buses is the direct outcome of this policy.

The alternative policy that has for years past been advocated by Dr. Raymond Unwin and his followers is to plan ahead for the establishment of satellite communities that will be independent, and the inhabitants of which will not have to come daily into London. This has been mainly a policy of those who are considered to be "highbrows," but Mr. Neville Chamberlain, with great courage, and at times against the views of many members of his own party, has never ceased to declare himself in favour of satellite towns with housing and industrial areas adjoining, and due proportions of open spaces preserved for gardens, recreation grounds and parks. He has expressed his opinion that the central areas of many of our towns are too big, too squalid and too inconvenient, and that masses of our industrial population should be persuaded by all possible means to go out into the country.

We must all approve of such hopes, but no one knows better than Mr. Chamberlain that their realization depends on many factors, far too complex to be dealt with in detail in any brief survey of the slum problem. It is probable that new local government machinery will have to be devised to enable regional authorities to be established, and given the powers and resources to build satellite towns. Questions of local rating are involved. Special powers would possibly have to be obtained from Parliament to enable some form of controlled private enterprise to develop these new communities.

The dead weight of existing interests is likely to be

opposed. The amount of money needed for capital works that take time to fructify is so considerable that public funds have had to be utilized in the past, and in the future subsidies are not likely to be as freely provided, for we have learnt, by bitter experience, the many evils that follow.

Accordingly, we must not expect too much during the impoverished post-War years from the garden city idea, in spite of the recognition contained in the report of the Unhealthy Areas Committee, and the need to provide for the systematic development of regions in order to enable towns to deal with their congested populations.

CHAPTER XVI

HIGH TENEMENTS

So long as our population remains at its present size, the main alternative, either to Garden Cities, or to straggling suburban development, is the erection of high buildings in the centre of our industrial towns. There are many who strongly object to tenements, but who do not see any other practical means, except by building upwards, of providing the necessary alternative accommodation for those whose work is close to the slum dwellings that they now inhabit.

It is useful to consider this matter, quite apart from sentiment or from prejudice. Take an area in the East End of London, where there are at present fifty to sixty dwellings per acre. In one particular area in Stepney, according to Mr. J. D. Somper, there are 250-300 persons living on each acre in parts of the borough. Technically, twenty-nine per cent. of the private families are living in overcrowded conditions. A large proportion of the male population are employed as transport workers on the docks, and must of necessity live near their place of employment.

Under ideal conditions each of these families should be given a cottage with a garden, but this is out of the question in Stepney. Accordingly plans have been prepared for placing the cottages one above the

other on the same site, where they are now living under miserable conditions. The architects are Major Harry Barnes and Mr. W. R. Davidge. The latter gentleman was at one time Housing Commissioner for London, and he is one of the most determined advocates in this country of Garden Cities. But in this particular case he considers that high buildings, properly planned, may well be the best way of meeting the problem.

Major Barnes and Mr. Davidge have prepared a lay-out for the transformation of an unhealthy area covering ten acres. There are now about 540 two-storied houses in this area, but of these only 140 provide separate dwellings for separate families. By building high it is possible to give each of the 540 families a separate dwelling, and also to provide an additional fifty or sixty dwellings to re-house persons taken from another slum area.

The plans provide for a number of super-imposed self-contained houses of two storeys each. There is no suggestion of asking weary men and women at the end of the day's work to climb up nine flights of stairs, and fixed central lifts are to be provided. Each separate house, on whatever level it may be, will have the fullest possible access to light and air. Sun balconies accessible from each living room are provided. It is also possible in a great building like this to centralize the heating and the lighting.

In the interior courtyard there is a garden and playgrounds for the children. It may also be possible, when the scheme is carried out, to provide gardens on the roofs. In spite of hostility to this new type of working-class "skyscraper," we must recognize that

new methods of construction now make these practical. The skill of modern architects enables many of the objections raised against block dwellings as regards privacy and amenities to be met. The London County Council are now building high blocks in Ossulston Street, near St. Pancras, and the experience gained will be of great value elsewhere.

ST. PANCRAS TENEMENTS

Mr. G. Topham Forrest, F.R.I.B.A., Chief Architect of the London County Council, has kindly allowed me to give the following description of the most enterprising scheme yet tried in London for re-housing persons on the site of their old houses.

This scheme, which is known as the Ossulston Street area in St. Pancras, comprises three blocks of buildings, one on each of the three sections into which the area is divided.

Any proposals for a large housing scheme must take account of the possible future of the adjoining property. As regards the Ossulston Street area (to be known when redeveloped as Ossulston Estate), it is important to appreciate that much of the property on the opposite sides of Ossulston Street and Chalton Street is becoming ripe for redevelopment by modern buildings; and that when this comes about, it is likely that the valuable frontages will be utilized by new buildings rising to the maximum height allowed by the London Building Act, viz., eighty feet plus two storeys in the roof. It was, therefore, thought inadvisable to run the risk that any buildings erected by the Council might be dwarfed at a later date by high

buildings on either side. The scheme will, it is believed, not only avoid that risk, but will, moreover, produce buildings forming an effective contribution to the modernization of the locality.

The dominant factors in the scheme are, however, those relating to its use for housing purposes. Sites available for housing accommodation are exceedingly scarce in the central districts of London, and it is therefore most important that the maximum accommodation should be provided in the redevelopment scheme, the fullest regard being paid at the same time to hygienic considerations. The design, while providing for the full use of the site, has developed primarily from the study of the best way of giving the new accommodation a generous supply of light and air. It has been found that this can be secured most effectively by varying the heights of portions of the buildings. The architectural treatment consequently relies for effect upon the disposition of the mass of the buildings, rather than upon detail.

The northern block is being built on the site between Hampden Street and Phoenix Street. That part of the ground will be occupied by a flat-roofed building of one storey, having an area of about 28,800 square feet, suitable for commercial purposes. Over the central part of this one-storey accommodation a building containing working-class tenements will rise to a height of eight storeys—nine storeys including the ground floor—and will be flanked on either side by a roof garden over the remainder of the commercial accommodation. A passenger lift will be provided in this portion of the block. The buildings on the street frontages range in height between three and six storeys.

At the sides of the commercial accommodation there will be courtyards entered through archways from Hampden Street and Phoenix Street, and steps will afford access from the courtyards to the roof garden and the superimposed eight storeys of dwelling accommodation.

The central block was the first to be put in hand, as its site was already partially cleared. In October, 1927, the Council accepted a tender for the construction of foundations for this block, and the work commenced in the same month. This block will vary from three to six storeys in height, and will contain eighty-seven working-class tenements with accommodation for 550 persons, and about fourteen lock-up shops. The eighty-seven tenements will comprise, exclusive of sculleries, etc :—

17 of two rooms,
41 of three rooms,
27 of four rooms,
2 of five rooms.

The estate office, workshops, etc., will also be included, and subject to terms of letting, provision is made for a maternity and child-welfare centre, and for a meeting room for the Salvation Army.

The southern block is the largest in the scheme. The design provides for the development of the site to the fullest extent consistent with the provision of a generous supply of light and air to the tenements. Except for a few one-storey lock-up shops, the buildings will vary from three to nine storeys in height. At each end of the block there will be a garden courtyard around which buildings will be grouped. The

Chalton Street entrances to the south-western sides of these garden courtyards are to be flanked by buildings limited to three storeys in height. This is proposed so that the courtyards may have an ample supply of light and air. The other buildings around the garden courtyards will be five or six storeys in height. These two groups of buildings will be joined by another, which would be carried to heights of eight and nine storeys, and so form the culminating feature of the design. It is proposed that this high portion of the block shall consist mainly of flats which could be let at remunerative rents. There would be thirty-two of these flats, each containing a sitting-room, two bedrooms, a spacious hall and a kitchen. The Chalton Street frontage would be devoted to lock-up shops, which would be set back from the present building line in Chalton Street, in order to provide standing-room for street stalls, and a paved space between the stalls and the shops.

The entrance to this part of the building would be by means of a drive from Ossulston Street, skirting a garden reserved solely for the tenants of the flats to be let at remunerative rents. On the Chalton Street side of the building these flats would have a pleasant outlook over another garden.

The design also suggests that on the top floor of the six-storey portions of this block facing Ossulston Street, and of the central nine-storey portion, accommodation should be provided which could be let for purposes for which exceptionally good natural light is required, such as photographic studios. Passenger lifts would be provided in these portions of the block.

The scheme includes the provision of a considerable

area of flat roof in addition to that of the roof garden over the commercial accommodation in the northern block. The area of these flat roofs, together with that of the courtyards at ground level, will afford playing space sufficient for about 1,880 children. It is estimated that the playing space will be ample for the number of children likely to be living on the estate.

The Council has decided to instal a central hot-water supply in the central block and a combined central hot-water and heating apparatus in the northern and southern blocks. The scheme includes the provision of ventilated apartments for the drying of domestic washing. These will be placed in parts of the roof spaces and other available positions. It is also intended to provide in all blocks mechanical means for the removal at ground level of house refuse from the shoots.

The proposed scheme contemplates the provision of accommodation for about 3,054 persons, a surplus of about 497 over the number of persons, viz., 2,557, for which the Council is required to provide accommodation. The total number of flats would be about 492. The total estimated cost of the whole of the buildings may be taken at about £400,000, but this figure is, of course, subject to revision according to the arrangements finally approved.

A foundation stone of the new dwellings was laid in the early part of February, 1928, by Mr. Neville Chamberlain, and when completed, they will be the most up-to-date example of meeting the slum problem by building high tenements.

CHAPTER XVII

INDUSTRIAL ENTERPRISE

ALL who have had to pass any time in some of the mining towns and villages that were built in the last century, know that there are few more depressing places to be found. Long rows of small houses, running along cinder roads, with a look-out over slag heaps, may be found by the score in South Lancashire, in Northumberland and Durham. Medical Officers of Health would long ago have condemned hundreds of these mean streets, but the miners had to live somewhere, and other accommodation was not available. Amid such surroundings it is only to be expected that the colliers and their wives snatch at any chance of obtaining more colour in their lives, and that they support any political nostrums that promise to bring more happiness and prosperity. Those who live in the drab darkness of a Welsh valley, or in a bleak Yorkshire dale, inhabiting a house that lets in the damp, and worse still, starts sliding down the mountainside—a phenomenon not unknown in South Wales—are tempted by the very conditions of their home life to become Bolsheviks, or any kind of “ists” which may produce a change in their condition. It is unnecessary to labour the point. For twenty years or more it has been frankly confessed that the

housing of our mining population is deplorable, and should be remedied.

During the past nine years a peaceful revolution has occurred in some areas in order to meet the serious social situation that had arisen. After the War, many new pits were sunk and accommodation had to be found for the men who were to work in these great colliery undertakings, and various methods were tried. One of the most interesting and successful is that carried out chiefly in South Yorkshire by Lord Aberconway and the Industrial Housing Association. He persuaded the responsible heads of certain of the colliery groups to form an Association expressly for building miners' houses on a very large scale. These companies agreed jointly and severally to guarantee the capital and the interest on loans that might be advanced by the Government. A Sinking Fund was established under which, at the end of a given period, all the houses would become the unencumbered property of the various companies. This was a carefully thought out scheme to prevent the further congestion of districts already overcrowded.

But it was essential in order to carry out such a complicated enterprise to find one man who would be the leader ; a man of business capacity, with practical knowledge of house-planning and construction, and if possible with experience of Whitehall and local authorities. The colliery companies concerned chose Sir John Tudor Walters, M.P., to become the Chief Executive Head, and he agreed to give his undivided time and energy to building mining villages as rapidly and as cheaply as possible. He recently published a book entitled *The Building of 12,000 Houses*, which gives

a complete answer to those who asserted that it is impossible to meet the problem except at heavy cost to the tax-payers. Under Sir John Tudor Walters' direction, about £6,000,000 has been spent, and some 12,000 houses have been built, that are being let at from 8s. to 12s. a week.

This book, from which I am freely quoting, tells the dramatic story of how certain large employers of labour are fulfilling their responsibilities for the proper housing of their workpeople. It shows that subsidies are unnecessary, provided State aid in the shape of loans is given on purely business lines, and provided the joint credit of big firms is pooled, so that the work may be financed at the lowest possible cost. The ninety-eight drawings in the book show the high standard that has been set up in these new mining villages, including recreation grounds for grown-ups and children. Every house has been planned to meet the needs of the colliery workers.

Sir John Tudor Walters explains that certain provisions were inserted in the Public Works Loans Act of 1922, in order to make it possible for loans to be given towards housing under careful guarantees against any loss to the State, or any profiteering by the individual. After discussion it was decided that the Industrial Housing Association should trade without profit and that no dividend should be paid on the share capital. For the building of the first 12,000 houses the colliery companies have already provided some £600,000 upon which no dividend has been, or can be paid. The houses built are leased to the various colliery companies upon thirty years' repairing leases at a rent sufficient to cover all the interest and

Sinking Fund charges, and as no dividend can be paid, and therefore no profit is aimed at, it has only been necessary to add to this rent a very small margin for administrative charges. The subsidy of £6 per house granted under the 1923 Act for a period of twenty years is passed direct from the Ministry of Health to the colliery companies, who lease the houses from the Association, and are used to lower the rents which the tenants are asked to pay.

A notable part of the whole scheme is the efficiency of the building trade organization that was set up. As a suggestion for the information of Voluntary Housing Associations who may be considering building in order to replace houses demolished in slum clearances, it may be pointed that Sir John Tudor Walters made it a rule that on the first of each month the building contractors should receive full payment on account of all work done. He discovered that the alleged large margin of profit often included in tenders was chiefly due to the margin of risks contractors are asked to undertake, and to the delay in obtaining payment. By ensuring that the contractors would be certain of prompt payment the margin of profit was reduced. Similarly, a few houses of each type were first built in order to ascertain exactly what was the real cost for labour and for materials, and with these figures, arrangements were made with the contractors upon the basis of ascertained facts.

This colliery experiment has clearly taught certain lessons. It has shown that large-scale building facilitates negotiation with contractors, in purchasing materials, and in planning the work. It would appear

that factory organisation in building houses for a new industrial village is almost as necessary under modern conditions as in building motor-cars. Secondly, it has shown that the supply of building material has never been organized on a sufficiently large scale to secure an economic output, and that large amalgamations, resulting in increased production and economic working, produce reduced prices.

The whole weight of evidence proves how the new housing conditions are appreciated. In these new colliery villages, there are plenty of open spaces, no monotonous lines of dreary houses, and no barrack blocks. Generally there are three bedrooms, and even in the houses without parlours, there is always one large-sized living-room.

These colliery houses are fitted in order to meet modern needs. There are plenty of cupboards to delight the housewife's heart. There are sheds for perambulators and cycles, and in some of the colliery villages there has been a demand for accommodation for a motor-car. But these are in districts where employment is steady.

RENTS

One of the most serious difficulties in attempting to transfer tenants from insanitary dwellings to new dwellings is the probability of an increased rent. On this point it may be useful to give some details of the arrangements made by the Industrial Housing Association on the question of rents.

As stated above, the houses are leased to the respective colliery companies upon a thirty years' full

repairing lease, at an annual rent sufficient to cover the interest and Sinking Fund charges during the period of the lease upon the expenditure incurred. The lessees, however, fix the actual rents to be paid by the tenants and are responsible under the terms of their lease for the repairs and maintenance of the property. Some variation in the different districts in the rents paid, dependent upon local circumstances and the expenditure incurred, is natural, but the following summary gives some idea of what tenants of the new type of colliery houses have to pay. The figures do not include rates, which are paid by the tenants, and in most cases there is a charge per week for electric light and other services.

The rent for a non-parlour house with three bedrooms in Yorkshire, Derbyshire and Nottinghamshire, varies from 8s. to 8s. 6d. a week. In the Welsh valleys, where the cost of building is higher, the average rent is 9s. 6d. a week. For a house with a parlour and three bedrooms the rent varies from 9s. to 10s. 6d. per week. These rents are, of course, very reasonable for houses fitted with so many amenities, and the miners enjoy the full benefit of the advantages secured by building their houses on a large scale.

Another group of collieries belonging to the Butterley Company have also built several hundred houses for miners, many of whom have moved from insanitary and unsatisfactory houses in the Midlands. To enter into details would mean a repetition of a good deal of what has already been written regarding the Industrial Housing Association. But during visits that I have paid to the Housing Estate belonging

to the Butterley Company, I have been struck with the care that has been taken to provide the colliers and their families with a constant supply of hot water day and night, heated at the pit-head. This amenity goes a long way in helping to keep both the inmates and the houses clean, and apart from other considerations, should do much to prevent deterioration of these colliers' houses into slums.

MINERS' BATHS

The men who are in control of these new colliery developments in North Nottinghamshire, possess vision, as well as an intimate knowledge of the needs of those employees for whom they are responsible. They recognize that the occupation of the miner necessarily calls for special attention for provision to be made to enable him to wash and cleanse himself after his day's work down the pit. The ordinary method of supplying hot water from a boiler attached to the kitchen range has many disadvantages. The supply is limited, and where the water is hard, great difficulties are often experienced owing to the pipes becoming furred up.

The question of providing baths at the pitheads has been carefully considered. Many of the mines in Germany, France and Belgium for years past have been fitted with such baths, and the Coal Mines Regulation Act of 1911 provides for these to be installed where required. But except in one or two cases the British miner prefers to wash at home, so long as he has a bathroom and supply of hot water in his house, and if this is within reasonable distance

of the colliery. This saves him the extra time and trouble in having to undress and dress at the pithead.

In order to meet the wishes of their men, this progressive Company has arranged for a regular supply of hot water to the miners' houses at both Ollerton and Kirkby. This is heated from the waste heat available at the colliery, and circulates in pipes around the houses. At the pithead itself there is an iron tank or receiver into which the main winding engines discharge their exhaust steam. In this tank are pipes through which a constant supply of water is circulating by means of a small electric centrifugal pump. The water is forced by this pump through the aforesaid pipes, where it obtains its heat from the exhaust steam, surrounding the pipes, and then through the main feed pipe, and thence round all the houses, so that on the hot-water tap there is always ready a supply of hot water day and night. If not drawn off at the tap, the water flows on to the return pipe, and back to the colliery, where it passes into the colliery water supply for the colliery purposes.

The advantage of this system is enormous, as it gives a supply of hot water always available in cases of sickness; ample supply for washing; and as in most cases the hot-water supply is from the drinking water source, the rapid boiling of the kettle for breakfast.

The conducting pipes in the houses are of copper or steel, and as these are taken along the walls inside, they tend to keep the walls from damp. Radiators can also be fitted, on which damp underclothing can be hung over to dry. A charge of sixpence per week is made for this supply.

I have paid a number of visits to colliery villages in the North of England, and also to the Cités Jardins around Lens and Anzin in Northern France. In the colliery districts of Northern France the War from the housing point of view was a blessing in disguise, for shell fire destroyed hundreds of poor dwellings. In their place the far-sighted French colliery owners, helped by the compensation given by the Government, have built numerous villages that in some respects resemble Welwyn Garden City. They are well laid out, with spacious gardens, and civic centres containing halls, churches, crèches and dispensaries. In the Durham and Northumbrian colliery areas, untouched by war, there survive the monotonous houses erected in long lines, and many cottages contain only two rooms that certainly ought to be pulled down. But it is encouraging to note that English companies, as for example the Ashington Coal Company, are building model mining villages, and these new and well-designed houses will help in time to relieve the congestion in the old and insanitary areas. This takes time and inevitably is costly, but the success already achieved both in France and parts of Great Britain proves that here indeed is one effective line of attack upon slums.

CHAPTER XVIII

WOMEN MANAGEMENT

Good management is certainly one of the keys to a temporary solution of the slum problem. Many, indeed, believe that management shows the way to a permanent solution. Further, as Mr. Chamberlain recently observed, when he was giving a lecture to the London School of Economics Conservative Society, speaking on the problem of the Slums, "bad management had done more to make slums than anything else." He added: "In some of these really bad areas I do not see how you are to get permanent improvement unless you replace ownership by small individual landlords, by ownership by the community."

But there are cases where the community owns houses, and even so, they are allowed to degenerate into filthy and insanitary hovels. For there is a certain resemblance between the tropical "beach-comber" and the English slum-maker. As is suggested elsewhere, the feeble-minded and degenerate, the "don't-want-works" and incapables are one of the potent factors in creating slums. Good management, which exercises discipline and persuasion, is essential.

The late Miss Octavia Hill was one of the first

persons to recognize this, when in 1865 she began to manage houses inhabited by working people in Marylebone. The standard of comfort was far lower than to-day. There were no cooking ranges, no underground railways, no trams, no Free Libraries, and no Board Schools. Wages were much lower, and hours of work were much longer. If tenants were ill, there was no National Insurance, and few Convalescent homes available for their recovery from illness. There were no Country Holidays for the children. A study of her book on *Homes of the London Poor* shows what an advance has been made in every respect in the last sixty years, and encourages us not to despair because conditions are still deplorable in many places.

OCTAVIA HILL'S STORY

In order to understand more completely the present problems of management, it may be of interest to give some details of Miss Octavia Hill's early work. She was convinced that "while the spiritual elevation of a large class depended to a considerable extent on sanitary reform" yet she was equally certain that "sanitary improvement itself depended upon educational work among grown-up people." She decided to try and obtain possession of some poor houses, and to enlist ladies "who have an idea of how—by diligent attention to all business which devolved on a landlord, by wise rule with regard to all duties which a tenant should fulfil, by sympathetic and just decisions with a view to the common good—a high standard of management could be attained: repairs promptly

and efficiently attended to, references carefully taken up, cleaning sedulously supervised, overcrowding put an end to, the blessing of ready-money payments enforced, accounts strictly kept, and, above all, tenants so sorted as to be helpful to one another."

She laid her ideas before Mr. John Ruskin, who at once agreed to provide all the capital necessary. He took the view that it would be far more useful if the experiment could be made to pay, and was of the opinion that there should be a fair percentage upon the capital invested. Three leasehold houses were purchased for £750. They were in a dreadful state of dirt and neglect, swarming with vermin, the papers hanging in long strips from the walls, the drains stopped, and the water supply out of order. The repairs actually needed were mainly of a superficial character, and after the property had been cleaned up, a regular sum was set aside for future repairs. This was equally divided between the three houses. If any of the money remained over at the end of the quarter, each tenant was asked to decide in turn in what way the surplus should be spent, so as to add to the comfort of his home. This plan worked admirably. The bad debts were very small, and a general improvement took place.

Miss Octavia Hill was so encouraged that she wrote at the time : " It seems to me that a greater power is in the hands of landlords and landladies than of school teachers—power either of life or death, physical or spiritual." She described one squalid court where sometimes she had to open the kitchen door herself, after knocking several times in vain, when a woman would be lying quite drunk on the floor. Sometimes

in answer to her knocks, a half-drunken man would swear, and thrust the rent money out to her through a chink of the door, placing his foot against it so as to prevent it opening wide enough to admit her. Women Managers at work in 1928 tell similar stories of the conditions they have still to combat in many houses when they are first taken over.

Miss Octavia Hill insisted that rent should be paid punctually, and she tried to be so unfailingly just and patient, that the tenants learned to trust the rule that was over them. Nevertheless improvement came slowly. At first she would lay on water and repair dustbins, and gradually she would draft the occupants of underground kitchens into the upstairs rooms, ultimately converting the kitchens into bathrooms and washhouses. She had the stairs and passages of the houses repaired, distempered and regularly scrubbed, so as to be models of cleanliness, for she found that this example silently influenced all the tenants.

Her work has had far-flung influence, not only in this country, but on the Continent and in the United States. Some criticized her as attempting to introduce into the working man's home a district visitor disguised as a rent collector. Her ideals were much more than that. She was always a business woman, determined that property should be managed on a firm business basis, and made to pay. She was convinced, moreover, that it was the smaller things of the world that coloured the lives of the people. Thus it came about that in 1901 the Ecclesiastical Commissioners asked her and her colleagues to take charge of some of their property in Southwark and

in Lambeth of which the leases had fallen in. All the legal and surveying work was carried out by responsible and qualified men of business, while Miss Hill and the other Women Managers were free to go in and out among the tenants, report defects, and decide what repairs essential to health should be done at once.

Her own description of managing this new property reads like a romance. On one day fourteen women took over an Estate with 500 to 600 tenants. They made everyone pay their rent without resort to any legal process, with the exception of one "who was a regular scamp." A few months later she introduced the plan of arranging that the tenants should pay their own rates, the rent being fixed much lower to enable them to do this.

The writings of Miss Octavia Hill and of her followers are full of valuable hints on the whole slum problem, although only a few of the more enlightened landlords have realized the importance of her policy. Dr. I. G. Gibbon, the well-known Principal Assistant Secretary of the Ministry of Health, has written on this point :

"Equally important is it to remember that the methods of management associated with Octavia Hill are as pertinent for new property as for old—indeed, in some ways more so, for prevention is better than cure. She learned her secrets in dealing with bad property, just as a scientist wrests his secrets from the laboratory. Management of house property on the general lines laid down by her, adapted and developed and, as I believe, with increasing emphasis on co-operative self-management, will help materially not

only in the minor achievement of preventing property from degenerating into slums, but in the greater achievement of attaining that higher standard of contentment, and of pride of home and locality, which should be the aim of all those who have the interests of the country at heart."

In Holland two women, who had been trained under Miss Octavia Hill in London, were appointed some time ago to manage Municipal Houses in Amsterdam. Here housing accommodation has been provided, not only for selected tenants, but for the worst class of destructive tenants. Efficient management was therefore of great importance, and Dr. Keppler, the head of the Housing Department of the Municipality, decided to introduce the system of controlling their property by Women Managers. In spite of Communistic antagonism, experience is showing that from the social point of view the money spent upon the salaries of the Managers is well expended, and the tenants gradually improve, rents are paid regularly, and the property for the most part has been kept in good order. At The Hague, Miss Hubregtse manages 8,000 houses and flats, with 12 women assistants and 10 men rent collectors.

The influence of Miss Octavia Hill has spread to America, and the Octavia Hill Association, Philadelphia, reports uniform success.

POST-WAR DEVELOPMENTS

The pre-war work of Miss Octavia Hill contains lessons that may go far to solve our post-war housing problem, but unfortunately for the time the War

and its after-effects has made property management an affair of peculiar difficulty. The Rent Restriction Acts may have been essential, but their complicated legal processes, and the powerlessness of landlords to deal with unsatisfactory tenants have seriously handicapped efficient house management. The vastly increased cost of repairs in some cases has made it exceptionally difficult to show a return on the capital invested.

There have, however, been post-war developments in Woman Management that are so far-reaching in their consequences that they must be described. The Office of Woods, for example, holds part of an Estate east of Albany Street, known as the Marylebone Farm. This Estate includes the Cumberland Basin connected with the Regent's Canal and the Cumberland Market, and a good deal of property of the tenement class. When the leases fell in, it was decided that the site should be held and managed on behalf of the Crown under the care of Miss Jeffery, an experienced House Property Manager, trained under Miss Octavia Hill's system, and by a staff of trained women. The difficulties have been innumerable, but a badly-neglected and dilapidated estate has been cleaned and made habitable. The good-will and co-operation of the tenants has been secured by means of the formation of a Tenants' Association. It would be valuable if this estate could now be managed by enlightened private enterprise.

The Association of Women House Property Managers at 3 Bedford Square, W.C.1, was founded by a number of her pupils, who felt that Miss Hill's practical work in connection with housing could not

be better commemorated than by a continuance of training on her methods. This association for years past has been training and educating the right type of woman for the work of house management, and has given Women Managers a definite professional status. A new profession for women has thus arisen, but the demand was not at first as great as was expected.

There has, however, been a decided change in 1927 and 1928, when Municipalities began to recognize that they must take action in order to prevent their new housing estates built at great expense to the public funds, from deteriorating into slums. Early in 1927 the Chesterfield Town Council appointed Miss J. M. Upcott to manage Council houses. The Stockton Town Council appointed Miss M. Cooper, who was trained by Miss Jeffery on the Albany Street Estate; and the Liverpool City Council selected Miss Geldhart as "Lady Inspector for the Housing Staff." Bristol appointed a woman Home Visitor as a temporary measure to be in charge of the flats provided in connection with slum clearance schemes. Among other municipalities who have appointed trained Women Property Managers are Kensington, Rotherham and Walsall.

It is also satisfactory to note that the Ecclesiastical Commissioners after more than twenty years' experience of Miss Octavia Hill's methods, continue to add to the responsibilities of the ladies on their staff. The Church Army, too, in their housing schemes, are employing trained women.

It will be seen, therefore, that women managers are doing much, and will do more as their practical value is appreciated. Unfortunately private property

owners do not realize that they can obtain the services of educated and trained women at a remuneration no higher than they have to pay for the ordinary type of rather rough and short-sighted rent collector. Women Estate Agents, if employed by municipalities or by industrial companies, are usually paid salaries on a commission basis of approximately six per cent. on the amount of the rents collected. This percentage system is not always satisfactory, especially in the case of lower grade property which needs more time and skill.

From another point of view the value of Women Managers must be emphasized. As the wife usually pays the rent, she is the person usually at home who is seen by the rent collector. The inter-connection between housekeeping and repairs is obvious. A Woman Manager, provided she is properly trained, has a knowledge of the finance and law involved in house property, and understands something about surveying. She can, as a general rule, do far more to improve internal conditions, and to encourage tenants not to be destructive, and to keep their home in proper repair than a mere man.

As the value of a trained woman to deal with these problems is becoming more realized, so there is the demand for the requisite training. Already the University of London grants a degree in Estate Management, and courses of study can be arranged at the Household Science Department at King's College, the London School of Economics, and at the College of Estate Management.

Some of the most experienced ladies also take pupils. Miss Jeffery who was formerly Secretary and Housing

Assistant to the late Miss Octavia Hill, and who is now agent, as stated above, for the Commissioners of Crown Land, provides a course of training, suitable for University trained and other students, in her offices, at 23a Cumberland Market, Regent's Park, N.W.1. Mrs. I. T. Barclay and Miss Evelyn E. Perry, both Chartered Surveyors, and now Estate Managers to the St. Pancras House Improvement Society, and the St. Marylebone Housing Association, and to the St. Pancras Borough Council for one of their properties, also take pupils.

The usual course includes preparation for the professional examinations of the Surveyors' Institution and the College of Estate Management together with practical work on the Estates and other special instruction. Examinations Fees for a two year course are from £40 to £50, but a shorter course is available for University graduates, and part-time paid posts are sometimes arranged. The training is specially designed to meet the needs of those municipal housing estate posts which are now open to women.

CHAPTER XIX

AMERICAN SLUMS

AMERICAN public opinion is awakening to the need to carry out in practical form the right to life guaranteed to every man under the United States Constitution. No doubt when the various local governments of American cities seriously set to work to deal with the slum problem, they will make very rapid progress, and bring to bear all the vigour of their intelligence and enterprise. Although up to now slums have accumulated in American cities rather than diminished, nevertheless their experiments, notably in New York City, present many points of interest to British students of the question.

In order to keep a proper sense of proportion in surveying the slum problem, it is useful to remember that even the United States, in spite of its great wealth, has been very slow in the clearing of slums, and providing rehousing accommodation on the sites. In fact, according to Mr. Lawrence Veiller, the leading American authority on the subject, and Director of the National Housing Association of New York City, the United States, though it has the worst slums in the world, has done next to nothing in the direction of slum clearances. There has been during the past two or three years a great deal

of talk about slum clearances in New York, but no comprehensive scheme has yet been worked out, and a good deal of the agitation was merely for political reasons.

In one city a group of housing reformers approached the City Fathers in their community, putting forward a scheme for demolishing one of the most disgraceful slums in North America. They received a reply to the effect "That sort of thing can be done by Imperial Decrees, but could never be done in a democracy."

There have, however, been a few sporadic attempts in New York City, Boston and Washington. Broadly speaking, it may be said that the slum problem is being faced in two ways in American cities. Either whole areas are cleared for purposes of some specific public improvement, such as a street widening or making an approach to a bridge; or, in a few cases, actual slums have been cleared, and replaced with small parks and playgrounds. There has, however, been no comprehensive attempt to follow the example set by London, Berlin, Paris and other European cities of building new tenements upon the sites cleared of slums.

One or two ambitious schemes have been attempted in New York. Probably the most notorious slum that New York ever had was known as "Mulberry Bend." This was down in Mulberry Street, not far from the City Hall in the Italian quarter. There were also Irish residents as well as Italians, and this centre of disease and crime was brought vividly before the public owing to the resolution and the graphic writings of Jacob Russ. He exposed this

slum in two books entitled *How the other Half Lives*, and *The Children of the Poor*.

Mulberry Bend was "a crooked three-acre lot built over with rotten structures that harboured the very dregs of humanity—ordinary enough to look at from the street, but pierced by a maze of foul alleys in the depths of which skulked the tramp and the outcast thief with loathsome wrecks that had once laid claim to the name of woman. Every foot of it reeked with incest and murder. Bandits' Roost, Bottle Alley, were names synonymous with robbery and red-handed outrage."

One of the recommendations of the Tenement House Commission that investigated unhealthy areas in New York was the opening of streets which would do away with Mulberry Bend. This was indeed the plan, which had been recommended forty years earlier, but had never been carried out. After much agitation, and largely owing to the indomitable spirit of Jacob Russ, a law was passed in 1887 known as the "Small Parks Act," which enabled certain Parks to be laid out in the City of New York south of 155th Street, and provided that not more than \$1,000,000 a year should be expended for the purpose. Four more years passed, and then the land and buildings of Mulberry Bend were acquired at a total cost of about £300,000, and in 1896 a park was open to the public on the cleared site.

It will be seen that even in hustling America, years of effort were needed to remove a plague spot of crime. It is now said that this clearance was "one of the greatest blessings that could be bestowed on the people of this precinct. Since the eradication of this

block, the whole neighbourhood has taken a change, and decidedly for the better."

Under the authority of the "Small Parks Act," several years later an Italian slum in Little Italy, 112th Street and 2nd Avenue, was similarly destroyed, and Thomas Jefferson Park created on the site.

About 1895 the notorious "Bone Alley," a rag-picker's paradise, in which bones collected from ash-cans were stored in the cellars of tenement houses, was also demolished. This was located in Willett Street on the Lower East side of New York, and in its place Hamilton Fish Park was created. This Park was laid out under the authority of a special Act of the Legislature in 1895, carried through as a result of the work of the Guilder Tenement House Commission, of which the poet and editor, Richard Watson Guilder, was the Chairman.

In Washington in recent years some action has been taken, and a special Board was set up for the Condemnation of Insanitary Buildings. "Willow Tree Alley" was cleared, after public opinion had been roused by revelations from the police records, which disclosed arrests in this locality averaging about one and one-quarter per day. Here the slum problem was complicated by the number of coloured men and women. The population of the Alley was 406, of whom 171 white and 235 were coloured. The death rate was 36.8 per 1,000. In place of this slum a recreation ground was made.

In the City of Boston, Mr. Ralph Adams Cram, the well-known architect and America's famous Cathedral builder, took the lead. He is Chairman of the Boston

City Planning Board that has made a special study of the various problems involved in slum clearances. He was one of those who brought about the destruction of the North End slum.

POST-WAR ACTION

Soon after the War the Board made a detailed study of this block of buildings. It was discovered that on $1\frac{1}{2}$ acres of ground, there were fifty lots providing accommodation for 1,100 people. Efforts were made to let in light and air, and to encourage those tenants that remained to take an interest in their homes. On the cleared site a children's playground was made.

The city of Cleveland in Ohio has also been demolishing insanitary tenements. During the past few years they have pulled down 405 buildings, and evicted tenants out of 556 houses that were regarded as uninhabitable.

In the District of Columbia, a special branch of the Government under the Engineering Department has been at work.

We have a good deal to learn from America no doubt in industry, but the available evidence would appear to show that we are nearer the solution of the slum problem in this country than are our friends in the States.

The State of New York decided in 1926 to embark upon the doubtful experiment of giving Government aid to housing in the form of a subsidy. Those responsible, however, were not as honest with the public as Mr. Lloyd George, Mr. Wheatley and Mr.

Neville Chamberlain, who frankly told the British Electorate that extra burdens were being imposed upon those who pay rates and taxes in order that the "working classes"—a term that has never been officially defined—might enjoy housing accommodation at less than the economic rent.

In New York the subsidy was carefully disguised. It was proposed that slum clearance schemes should be financed with capital exempt from taxation, and that new property, when completed, should be free from local, state, and, if possible, from federal taxation. This relief from taxation for the limited few who were to have the advantage of lower rents, would of course increase the burden on the great mass of the taxpayers both in the State and the city. But this indirect subsidy was put forward in a very attractive guise with a sentimental plea that it was a means of getting rid of the slums. Elaborate propaganda was adopted in order to dress up an unattractive project in attractive clothes, and various plans were supported by Governor Smith, and more recently by Mayor Walker, men with considerable personal and political popularity.

The detailed history of what has happened in the last three years in New York City is amusing to the outside observer, but lamentable from the point of view of those who realize New York's appalling slum condition.

The movement started when Governor Smith put forward certain proposals in his annual message on January 6th, 1926, advocating the adopting in America of what has been called "the European system of government housing and government

subsidy.” His plan included the following features for getting rid of local slums:

- (1) It provided for borrowing money at low rates of interest ;
- (2) It proposed to obtain large parcels of land and to construct high tenement houses ;
- (3) It proposed to set up companies limited as to dividends with power to condemn other men’s property and with a further power to erect buildings on whole plots of land thus condemned ;
- (4) It proposed to give power to the municipalities of the state, to issue bonds exempted from tax, and to loan the monies thus raised to these private companies on the ground that they were performing a quasi-public service.

As an alternative plan the Governor suggested the creation of a State housing bank to finance the construction of new dwellings.

It will be seen that the scheme has many resemblances to the proposals that have recently been put forward in Great Britain by members of the three political parties. Mr. Neville Chamberlain has been flirting with the idea of forming semi-public companies, partly under the auspices of local authorities and with limited dividends, who would take over and reconstruct blocks of slum property, but the idea has not been favourably received by municipalities privately consulted. Mr. Lloyd George has discussed the possibility of State Loans through a housing bank or some other form, while proposals to give indirect subsidies by means of exemption from

taxation or from rates have been advocated in many quarters. As no doubt some of these proposals will be put forward at the General Election in 1929, it is of special interest to observe the fate of the scheme put forward by Governor Smith in New York City.

At first he was hailed as a "Saviour of the Slums"; and the columns of the local newspapers were full of accounts of his plans for wiping out twenty city blocks, and spending twenty-five million dollars on glorious "model" tenements that were to spring into being without delay. Housing experts, like those of the National Housing Association, were doubtful from the first of the theatrical methods employed to excite public interest.

The advocates of a slum clearance scheme claimed to be the greatest ever seen in the history of the world, gave not a moment's thought to the inevitable effect that the demolition of millions of pounds' worth of property would have upon the city plan. They did not co-ordinate their ideas to such questions as the planning of new streets and boulevards. Nor did they consider whether it was better for those persons now living in unhealthy areas to continue to live there, or to be distributed in the more outlying sections as has been encouraged in London. They did not face the problem of how people now paying twenty dollars per month could afford to pay fifty dollars for a new four-roomed tenement. The public, which possessed no detailed knowledge of the legislation proposed, or of the economic questions involved, welcomed gladly any proposals that seemed to mean either lower rents or the clearance of slums.

One editor with more knowledge and foresight

pointed out the true character of the measure in these words: "Governor Smith proposes to throw the burden of providing cheaper and better housing on the State; it is certainly disguised State landlordism. The State becomes a backer of real estate corporations. It fixes the prices of its own wares. It stands to lose if the rents are put too low. If they are kept high enough to produce profit, it engages in serious competition with private builders."

This is exactly the complaint that is now being made by building contractors in Great Britain after nine years' bitter experience of housing subsidies.

In New York an organized campaign of propaganda was started, and social workers, labour leaders, health authorities, all expressed themselves in hearty approval of the scheme. For the idea of getting rid of slums naturally appealed to all public-spirited persons. In time the Democrats introduced the legislation required to set up a State Housing Bank with power to issue bonds that would be exempt from State taxation, and would provide the means to finance housing enterprises. These bonds were to be limited in amounts to two-thirds the cost of the enterprise. Private enterprise was to supply one-third of the necessary capital on which it was entitled to return not exceeding 6 per cent. It was said that certain American millionaires were ready to invest a hundred million dollars, but these hopes had not materialized three years later.

Objection was taken to the scheme at the time in words that seemed very familiar to students of housing in Great Britain. For example, a close student of housing and economic questions, Mr. Lawson Purdy,

the Chairman of the Tenement House Committee of the Charity Organization Society, took exception to any form of tax exemption, and also to a legal limitation of rents. He asked: "Who is to select the tenants and how? If the basis of their selection is their financial status, their inability to pay any more rents, then the persons thus favoured are the recipients of charitable relief, however disguised." Similarly most of our British local authorities have now realized that the tenants of municipal houses are in fact receiving a form of Poor Law Relief in the shape of uneconomic rents, but this warning from Great Britain had no effect in New York City and the new law became operative in May, 1926.

The so-called "public limited dividends housing companies" were given power to seize any property. If three men formed a company for this purpose they were exempt from the payment of all taxation and fees. It was a somewhat dictatorial proposal, but the big drum of propaganda was beaten louder than ever in order to prevent public interest sagging, or becoming hostile.

Two years have elapsed since then, and the new housing law that was widely advertised as marking the end of New York's slums, has accomplished little or nothing. In fact, new slums are still coming into existence. It is true that a bureaucratic State Board of Housing was formed to administer the new law, and a large staff appointed. There were also a number of banquets and dinners at which various persons discussed colossal schemes. But practical difficulties soon made it necessary to revise the plans put forward. Instead of private enterprise being prepared to provide

one-third of the capital necessary, it became clear that the whole amount would have to come from the State, for private individuals were not ready to put money into an extremely unattractive investment.

A well-known New York engineer who had great practical experience of housing matters, publicly condemned the plans of the State Housing Board as "utter economic foolishness." He pointed out that it was folly to attempt to build dwellings for the poor persons on the highest priced land to be found in any community in the world.

The rents to be charged for the proposed new tenements worked out at fifty dollars a month. It was clear even to the uninformed that to ask people now paying twenty dollars per month to pay fifty dollars was merely a laughable suggestion. The Board could not find any land suitable for building at a reasonable figure, and therefore suggested putting up huge tenements. These were to be ten storeys high, equipped with lifts, and a dinner was held asking New York citizens to subscribe twenty-five million dollars for financing their erection. There was not a single response to the appeal, for indeed by that time it was clear that the proposal did not provide for such essentials in dealing with the slum problem as demolishing large areas, widening streets and providing playgrounds and parks. Eventually several members of the committee sailed to Europe in order to study European methods. There had been innumerable dinners and luncheons, pages of newspaper publicity, and unlimited talk, but not even one limited dividend company had been formed. It was clear, too, that from the legal point of view, should such a company

even be formed, and start to condemn property against the will of any property owner, the Law Courts would make short shrift of the whole scheme. It was ill-digested, ill-conceived, and proved to be a wet squib.

A new scene was set on the stage when "Jimmy Walker" became Mayor of New York. He announced a modified new scheme for wiping out the slums, that was to relegate Governor Smith's barren housing plan to a back place. He proposed to acquire land in congested districts for a period of ninety-nine years, and allow private corporations to erect so-called model tenements upon this land. He hoped to make use of certain existing powers for the acquisition of the land, but it still remains uncertain as to whether he, or his representative, could do so. In any case his scheme meant an annual city subsidy of between ten and twenty million dollars in order to provide accommodation for fifty thousand families. On all sides objections were immediately raised, first as to the practicability of the scheme, and then as to its legality. It was pointed out that the municipality would have in any case to pay exorbitantly for the land condemned, and the object-lesson of the cost of the docks on Staten Island was freely quoted. When these docks were first spoken of, it was estimated that the land would cost the city under three million dollars. Actually it cost nearly twelve million dollars, and the docks have never earned more than one-fourth of one per cent on the investment. This and other object lessons were produced in order to show that the latest scheme was financially out of the question. The Mayor thereupon attended a farewell dinner

given by what were known as the "Grand Street Boys" and sailed for Europe in order to study first-hand slum methods in Great Britain. It will be remembered that when in London he had his photograph taken sitting on the Throne in the House of Lords!

Certain investigations made during his absence revealed the difficulties of New York. For example, at the end of 1927, a group of model tenements intended for the very poor, was completed with money left in the will of a Mr. Lavanburg. One of the conditions was that no apartment in these flats should be rented to any family the head of which was earning more than five to six pounds a week. As the rent for the rooms is based upon the capacity to pay of the tenants, this was a very proper condition. But when the trustees endeavoured to find tenants, they discovered that out of two thousand applications received, only eighty applicants fulfilled this requirement of limited earnings. All the rest were making more money, but were quite willing to be charged low rents.

This fiasco was publicly announced, and the question is now being asked in New York as to whether the city should tax the greater part of its citizens for the sake of offering low rent to people who are able to pay the ordinary economic rent. A campaign has been started to try and educate the citizens that it would be better to spend their high wages on their home rather than on perishable things such as cars, pianos and gramophones. "Homes or Pleasures" is the latest slogan.

In the meantime all the high-sounding schemes

have had no results and Mr. Lawrence Veiller, the Director of the National Housing Association, asks : "Are we wrong in calling these schemes so blithely entered upon the 'Housing Follies'?"

The details of this effort have been given, because it shows that New York is still far behind Europe. We may hope that in time politics will not take so large a part in housing reform, and that the Americans with their fresh minds and keen wits may devise new methods of meeting the slum problem, as they have done in the industrial world. At present they seem to be walking on the same treacherous path of press stunts and subsidies that the British found some years ago led to increased costs of building, and consequently intensified the magnitude of the problem.

CHAPTER XX

THE FUTURE

To some who expect that legislation will perform miracles, the preceding chapters may have proved depressing. They may have hoped to find bold remedies, such as politicians are fond of outlining on the public platform or in election programmes, and instead have only read incontestable facts and irrefutable experience.

Nevertheless, the outlook is neither hopeless nor gloomy. It is true that we must not pin too much faith to Acts of Parliament, although we live at a time when millions of the voters have an undimmed faith in legislation. An experienced official, Dr. I. G. Gibbon of the Ministry of Health, recently gave the wise warning that in all these matters it is essential that there should be hard thinking, and that we should not imagine that when an Act of Parliament is passed, "the battle is won, a new millennium is at hand, and we can surrender ourselves up to a picnic of rejoicing." Dr. Gibbon was speaking of what are known in the United States as "blighted districts." These are areas occupied by buildings that were at one time of a good residential class, but which have gradually gone down in the scale. Although such districts have been subjected to the "blight," they can be

rejuvenated in his opinion with the result that values would improve, and the community benefit. "An interesting analogy might be drawn," said Dr. Gibbon, "between the change towards a 'blighted district' and the adolescent period in youth, when the firm habits of boyhood are losing their hold, and those of the man have not yet been acquired. A period of instability is now recognized as one of the most crucial for the individual's future—and this same thought might be carried over to the treatment of the changing district which, left without concerted plan, may degenerate into a common nuisance."

We are only in the infancy of the application of town-planning to areas that are built over, but it is already possible to see that scientific town-planning will attack the slums at their most vital points. Many, however, will regret that some remedy, more concrete and more immediate than planning for the future cannot be suggested, and will point out that the necessary legislation for the application of planning to an unhealthy area is still in embryo, and that its appearance in Westminster depends on the future of politics.

Nor can we hurry with demolition. To clear a slum by existing processes takes from seven to ten years, and although the complicated procedure leading to protracted delays may in time be simplified, there are bound to be definite stages :

- (1) Condemnation of a slum.
- (2) Possession of the land.
- (3) Compensation to owners.
- (4) Preparation of a scheme.
- (5) Rebuilding.

Each stage takes time, and few local authorities have been able to carry through a complete scheme from first to last under ten years. But reconditioning is a matter of weeks, or at the most of months, not of years. Further, as more new houses are built, the work of reconditioning old houses will become simpler, for it will then be possible to find alternative accommodation for tenants whilst their own houses are being put into a habitable condition.

Thus, in whichever direction we turn, we are compelled to realize the need for the regular building of small houses. For the last two years more than 200,000 houses of all types have been built each year in England and Wales, and though a falling off is inevitable for the year 1928, no other country in the world in proportion to the size can point to over 1,200,000 new houses built since the Armistice.

It is tempting, when considering the slum problem, to plunge into the depths of controversy regarding the size of our population in these islands, and the probable decrease in the future. Some prophesy that with fewer marriages, and the increase of emigration, before long there will be houses to spare. Already it is very difficult to sell houses, or even to let them in certain districts where the supply seems to have exceeded the demand. But prophecies are proverbially dangerous, and if we are sweeping into a cycle of industrial prosperity, the number of couples marrying and seeking a home will again increase.

Many declare that there is a stratum of our nation who are unemployable, except in time of war. These are the underdogs who sponge on the community and infest our slums. Often they come of well-to-do

stock, but have physical or mental weaknesses, and marry foolishly. They produce a family, and they and their offspring exist on poor law relief, and spend their lives in and out of the poor law institutions, the hospitals and prisons. This type of population is encouraged under our social conditions, and aggravates our slum conditions, but to attempt to analyse the cure, if any, would raise issues too far-reaching for a book of this size and scope.

Many experts are, however, convinced that no expenditure of money will ever stop overcrowding, even if another million houses were built. Some of our poor population prefer under any circumstances to herd together at home, and detest the separate cottage system beloved by zealous housing reformers. Only by years of persuasion, and with the spread of education, will the resolve of the slum dweller to remain in the little corner where he was born, ever be eradicated. Those who have had considerable experience of this class sometimes take the view that we shall have the slum, like the poor, always with us.

CHANGING CONDITIONS

This certainly is not the note on which this survey will conclude. The exercise of patience, hard thinking and financial expedients—all will play their part in remedying this evil. But conditions change very rapidly. Already within eight years, towns in mining districts that were terribly congested in 1919 contain to-day dozens of houses to let. Thus from colliery centres in Derbyshire, for example, there has been an exodus into the new coalfields in North Nottingham-

shire, leaving houses empty and relieving overcrowding.

Hardships of to-day may have vanished to-morrow. It is very true, as Mr. Baldwin recently pointed out in reply to a deputation that pressed for the appointment of a Royal Commission to enquire into the housing of the working classes that "the problems are changing with appalling rapidity, and it is quite conceivable that the conclusions of a Royal Commission, which might be reached in three or four years' time, might advocate certain things to apply to conditions which would be quite different in the future from now. They are changing while you watch them, and they are extraordinarily complicated."

Certainly both local authorities and voluntary associations are alive to-day to the immensity of the evil of our slums. Much more is being done than is generally realized, but new methods will have to be devised to meet the conditions as they arise in the future. If every family in the land is to dwell in a good home, the essential for health and contentment, we must not be dogmatic, and must be ready to adapt our procedure to meet new needs.

"Nullus est locus domestica sede jucundior." These words of Cicero in praise of the delights of one's own fireside may well be the motto for those who are striving to find solutions for clearing the slums.

APPENDIX

IMPROVEMENT SCHEMES

PROGRESS SUBSEQUENT TO ISSUE OF ORDER CONFIRMING SCHEME

When an asterisk () is placed against a figure in the fifth column it signifies that the number of houses completed is sufficient to accommodate the number of persons required to be rehoused.*

Local Authorities, arranged geographically.	Date of Confirming Order.	Number of houses (including shops or other buildings) in Scheme as confirmed.	Number of persons required to be rehoused.	Number of New dwellings completed on 1st April, 1928.
1.	2.	3.	4.	5.
REGION A.				
Carlisle T.C.				
(Rigg St., etc.) ..	21 / 11 / 23	56	165	36*
Carlisle T.C. (South				
George St., etc.) ..	21 / 11 / 23	52	114	24
Hartlepool T.C. ..	8 / 1 / 24	76	433	14
Wallsend T.C. ..	7 / 7 / 24	177	723	144
Durham T.C. ..	14 / 7 / 24	106	550	54
Gateshead T.C. ..	24 / 7 / 24	27	375	104*
Tynemouth T.C. ..	31 / 12 / 24	42	347	18
Newcastle-upon- Tyne				
T.C. :				
(Pilgrim St.) ..	21 / 2 / 25	134	790	149*
(Prudhoe St.) ..	9 / 4 / 25	58	656	124*
(Liverpool St.) ..	14 / 4 / 25	79	702	136*
Stockton-on-Tees T.C.	27 / 11 / 25	107	835	152*
Sunderland T.C. :				
(Flag Lane Area) ..	17 / 10 / 27	87	878	—
(Lawson's Court Area)	17 / 10 / 27	38	246	—

Local Authorities, arranged geographically.	Date of Confirming Order.	Number of houses (including shops or other buildings) in Scheme as confirmed.	Number of persons required to be rehoused.	Number of New dwellings completed on 1st April, 1928.
1.	2.	3.	4.	5.
REGION B.				
Sheffield T.C.				
(Smithfield) ..	.. 4 /12 /22	43	206	43*
Scarborough T.C.				
(Potter Lane) ..	.. 10 /1 /23	17	55	5
Rotherham T.C.	.. 12 /2 /23	56	280	56*
Sheffield T.C.				
(Oborne St.) ..	.. 27 /4 /23	22	95	22*
Dewsbury T.C.	.. 11 /5 /23	62	194	50*
Wakefield T.C.	.. 23 /8 /23	127	386	90*
Scarborough T.C.				
(East Mount) ..	.. 2 /11 /23	48	164	38
Middlesbrough T.C.	.. 28 /11 /23	59	285	57*
Kingston-upon-Hull T.C. .. ..	.. 5 /12 /23	203	721	145*
Sowerby U.D.C.	.. 16 /7 /24	40	175	34*
Keighley T.C.	.. 2 /9 /24	264	536	—
Bradford T.C.	.. 7 /10 /24	651	2,312	108*
Barnsley T.C.	.. 3 /11 /24	153	689	122
Doncaster T.C.	.. 20 /11 /24	127	509	101*
York T.C. ..	.. 19 /5 /25	180	811	30
Halifax T.C. ..	.. 16 /2 /26	232	780	—
Rotherham R.D.C.	.. 8 /4 /26	22	104	22*
Sheffield T.C.				
(Duke St., etc.) ..	.. 22 /9 /26	41	202	40*
(Matthew St., etc.) ..	.. 22 /9 /26	97	450	95*
Otley U.D.C.	.. 21 /7 /27	20	50	—
Sheffield T.C.				
(River Lane, etc.) ..	.. 5 /12 /27	31	146	31*
REGION C.				
Eccles T.C. ..	.. 30 /6 /19	288	715	176*
Manchester T.C.	.. 10 /10 /23	202	862	200*
Liverpool T.C.				
(Burlington St.) ..	.. 11 /1 /24	505	2,334	24

APPENDIX

211

Local Authorities, arranged geographically.	Date of Confirming Order.	Number of houses (including shops or other buildings) in Scheme as confirmed.	Number of persons required to be rehoused.	Number of New dwellings completed on 1st April, 1928.
1.	2.	3.	4.	5.
REGION C.— <i>continued</i>				
Burnley T.C.	.. 29 /1 /24	205	606	84
Rochdale T.C.	.. 16 /2 /24	83	304	48
Widnes T.C.	.. 27 /8 /24	75	457	84*
Lancaster T.C.	.. 11 /9 /24	56	243	54*
Liverpool T.C.				
(Prince Edwin St.)	.. 10 /10 /24	515	1,500	138
Wallasey T.C.	.. 14 /10 /24	86	530	—
Chester T.C.	.. 15 /1 /25	55	257	52*
Oldham T.C.	.. 21 /3 /25	281	1,425	100
Rawtenstall T.C.	.. 14 /4 /25	59	259	—
Darwen T.C.	.. 24 /6 /25	83	215	7
Salford T.C.	.. 20 /1 /28	75	337	—
Wigan T.C.	.. 30 /1 /28	64	46	—

REGION D.

Welshpool T.C.	.. 30 /4 /26	40	160	32*
----------------	--------------	----	-----	-----

REGION E.

Wednesbury T.C.	.. 3 /8 /22	11	20	4*
West Bromwich T.C.				
(Barton St. and Old End)	.. 11 /12 /22	81	410	81*
Stoke-on-Trent T.C.	.. 12 /7 /23	95	473	79
Wolverhampton T.C.	.. 8 /12 /23	287	1,498	200
Atherstone R.D.C.	.. 6 /6 /24	95	345	—
Worcester T.C.	.. 10 /1 /25	32	126	26*
Oldbury U.D.C. (Todds Row, Birmingham Rd. and Green Street)	.. 23 /7 /26	20	105	22*
West Bromwich T.C.				
(Swan Village)	.. 1 /4 /27	102	625	—
Oldbury U.D.C.				
(Round Fole and Seven Stars Rd.)	.. 26 /1 /28	19	112	—

Local Authorities, arranged geographically.	Date of Confirming Order.	Number of houses (including shops or other buildings) in Scheme as confirmed.	Number of persons required to be rehoused.	Number of New dwellings completed on 1st April, 1928.
1.	2.	3.	4.	5.
REGION F.				
Chesterfield T.C.	.. 14 / 11 / 22	103	523	102*
Lincoln T.C. ..	.. 16 / 10 / 23	135	631	98
Nottingham T.C.	.. 30 / 1 / 24	380	1,496	142
Mansfield T.C.	.. 16 / 7 / 24	90	359	90*
REGION G.				
Bristol T.C.				
(Eugene St.) ..	.. 5 / 6 / 24	88	508	44
Poole T.C. ..	.. 9 / 1 / 25	22	94	—
Cheltenham T.C.	.. 16 / 6 / 25	86	255	52*
Bath T.C. ..	.. 28 / 9 / 25	41	164	—
Torquay T.C.	.. 20 / 4 / 27	49	296	—
Bristol T.C.				
(Bedminster Down) ..	19 / 10 / 27	13	74	—
REGION H.				
Portsmouth T.C.	.. 4 / 12 / 22	59	278	32
Brighton T.C.				
(Paradise St., etc.) ..	11 / 1 / 23	59	232	48*
Brighton T.C.				
(Hereford St., etc.) ..	27 / 10 / 24	71	385	12
Hastings T.C.	.. 17 / 12 / 24	65	229	48*
Ramsgate T.C.	.. 15 / 11 / 27	20	96	—
Horsham U.D.C.	.. 23 / 1 / 28	24	110	—
REGION K.				
L.C.C. (Tabard St.) ..	13 / 2 / 12	875	3,580	424*
Stepney M.B.				
(Dupont St.) ..	11 / 5 / 21	27	96	—

Local Authorities, arranged geographically.	Date of Confirming Order.	Number of houses (including shops or other buildings) in Scheme as confirmed.	Number of persons required to be rehouse.	Number of New dwellings completed on 1st April, 1928.
1.	2.	3.	4.	5.
REGION K.— <i>continued</i>				
Poplar M.B. (Lower				
North St., etc.) ..	31 /1 /22	46	278	36
L.C.C. (Brady St.) ..	1 /2 /22	328	1,865	153
L.C.C. (Ware St.) ..	29 /6 /22	407	2,648	221
Bethnal Green M.B. ..	22 /7 /22	26	119	20*
City of London				
(Hutchinson St.) ..	10 /8 /22	151	885	24
(Queen's Ct. Minorities)	19 /10 /22	7	72	—
Hammersmith M.B. ..	27 /10 /22	194	1,076	—
L.C.C.				
(Hickman's Folly) ..	23 /5 /23	288	1,660	118
L.C.C. (Bell Lane and				
Ellen Street) ..	8 /11 /23	367	1,705	60
Battersea M.B. ..	7 /1 /24	72	395	54
L.C.C. (Prusom St.) ..	27 /8 /24	353	2,601	31
L.C.C. (Baker's Alley)	10 /12 /24	126	740	40
Bermondsey M.B.				
(Salisbury St.) ..	28 /1 /25	151	340	35
St. Pancras M.B. ..	22 /5 /25	45	309	—
Poplar M.B.				
(Gale St., etc.) ..	23 /6 /25	16	129	24*
L.C.C. George's Road,				
etc.)	31 /7 /25	211	1,320	48
L.C.C. (Watergate St.)	25 /2 /26	269	1,927	67
L.C.C. (Ossulston St.) ..	27 /4 /26	321	2,557	—
Finsbury M.B. ..	14 /9 /26	35	205	20
Stepney M.B.				
(Limehouse Fields) ..	8 /10 /26	347	1,867	—
Barking Town U.D.C.	11 /4 /27	51	258	30
L.C.C. (China Walk, etc.)	2 /5 /27	493	3,350	64
L.C.C. (Basing Place				
and Blue Anchor Lane)	23 /9 /27	141	756	—
Chelsea M.B. ..	15 /3 /28	78	379	—
L.C.C. (Rehousing sites)				
East Hill	—	—	(a)	492
Shore Estate ..	—	—	(a)	—
Wyndham Road ..	—	—	(a)	—

THE SLUM PROBLEM

Local Authorities, arranged geographically.	Date of Confirming Order.	Number of houses (including shops or other buildings) in Scheme as confirmed.	Number of persons required to be reoused.	Number of New dwellings completed on 1st April, 1928.
1	2.	3.	4.	5.
REGION L.				
Hitchin U.D.C.				
(St. Andrew's St.) ..	12 /10 /23	82	250	50*
New Windsor T.C. ..	19 /10 /23	52	255	50*
Aylesbury T.C.				
(Whitehall St.) ..	19 /12 /23	29	122	52*
Aylesbury T.C.				
(Upper Hundreds) ..	19 /12 /23	24	111	
Oxford T.C. ..	12 /2 /24	64	242	48*
Banbury T.C. ..	6 /2 /25	57	231	46*
Hitchin U.D.C.				
(Queen St.) ..	25 /4 /25	110	387	84*
St. Albans T.C. ..	8 /4 /27	41	144	—
REGION M.				
Ipswich T.C. ..	29 /1 /24	137	523	106*
Norwich T.C.				
(Robinson's Yard) ..	4 /6 /25	51	210	56*
(Baker's Yard) ..	8 /8 /27	44	161	—
Totals ..	..	14,369	69,411	6,588

SUMMARY.

						Number of houses (including shops or other buildings) in Scheme confirmed,	Number of persons required to be rehoused.
1.						2.	3.
Region A.	..	..	..	..	..	1,065	6,814
" B.	..	..	..	..	..	2,495	9,150
" C.	..	..	..	..	..	2,497	9,707
" D.	..	..	..	..	..	40	160
" E.	..	..	..	..	..	723	3,602
" F.	..	..	..	..	..	708	3,009
" G.	..	..	..	..	..	295	1,391
" H.	..	..	..	..	..	274	1,220
" K.	..	..	..	..	..	5,347	30,738
" L.	..	..	..	..	..	459	1,742
" M.	..	..	..	..	..	232	894
Totals (including *Tabard St. Scheme)						14,135	68,427
Totals (excluding *Tabard St. Scheme)						13,260	64,847

* This scheme was confirmed in 1912, but re-housing has been proceeding since 1919.

INDEX

- Aberconway, Lord, 172
- Acquisition of Land, 125
- Addison, Dr., 17, 43, 46, 118, 131
- Agriculture, 37, 129, 158
- Altrincham, 83
- Amsterdam, 102, 185
- Architects, 10, 68, 143, 145, 166, 193
- Astor, Lady, 81
- Atherstone, 8
- Atholl, Duke of, 116
- Aylesbury, 83
- Aylesham, 28
- Back-to-back houses, 8, 12, 42, 59, 141, 145
- Balfour of Burleigh, 65, 67
- Bangor, 83
- Barnes, Major, 48, 165
- Bath, 47, 78, 83, 134, 142, 177, 183
- Batley, 107
- Beauchamp, Lord, 77
- Becontree, 160
- Bedrooms, 16, 175
- Belgium, 177
- Bethnal Green, 83
- Birmingham, 8, 14, 42, 54, 84, 107, 110
- Booth, Charles, 10, 42
- Boston, 191, 193
- Bradbury, Lord, 115
- Bradford, 8, 60, 61, 152
- Bristol, 56, 80, 84, 187
- Building Research Station, 116
- Building Societies, 91, 121
- Burns, John, 41
- Business premises, 126
- Butterley, 176
- Bye-Laws, 16
- Cambridge, 75, 84
- Canterbury, Archbishop of, vii
- Cardiff, 57
- Cellars, 34
- Census, 25
- Chamberlain, Neville, 2, 41, 42, 92, 104, 122, 131, 142, 149, 180
- Chambers, Sir Theodore, 148, 156
- Cheltenham, 77
- Chelsea, 44, 69, 84
- Chelmsford, 161
- Chester, 58, 135
- Chesterfield, 61, 187
- Chicago, 147
- Chimneys, 143
- Churches, 57, 75, 80, 90
- Church Army, 84, 187
- Cleveland, 194
- Collieries, 58, 171
- Columbia, 194
- Compensation, 52, 120-128, 145, 205
- Conservative Party, 2, 39
- Cornwall, 135
- Cottages, 131-137
- Cotswolds, 15, 135
- Cram, Mr. R. A., 193
- Cramp, C. T., 115
- Cross, Lord, 36
- Croydon, 148
- Davidge, 48, 165
- Derby, Lord, 29
- Derbyshire, 176, 207
- Desborough, Lord, 156
- Dilke, Sir Charles, 39
- Disraeli, 37
- Downham,

- Duckworth, 10
 Dudley, 55
 Duncan, Dr., 33
 Dundee, 117
 Durham, 25, 171, 179
 Drury Lane, 12

 Edinburgh, 117
 Education, 23

 Forrest, G. H. Topham, 47, 166
 France, 62, 132, 177, 179
 Fulham, 85

 Gardens, 49, 77, 81
 Garden Cities, 50, 154-163
 Gardner, Sir J. Agg-, 79
 Germany, 177
 Gibbon, Dr. I. G., 152, 184, 204
 Glasgow, 7, 28, 29, 85, 99, 117
 Goschen, G. J., 40
 Guildford, 161

 Hanschell, Dr., 19
 Hampstead, 7
 Hammersmith, 44
 Harris, M. Montagu, 160
 Health, 24-28, 31
 Heathcote, 78
 Herefordshire, 15, 135
 Hill, Enoch, 92
 Hill, Octavia, 61, 65, 180-186
 Hitchin, 161
 Holland, 102, 185
 Homecrofts, 77
 Hospital, 19, 28, 130
 Howard, Sir Ebenezer, 153

 Inglis, J. A., 116
 Insanitary Property, 124, 125
 Inspection, 105, 133
 Ipswich, 147
 Ireland, 39
 Irish, 34, 36, 191
 Italians, 191

 Jellicoe, Rev., 67

 Kansas, 149
 Kendal, 85
 Kensington, 12, 44, 64, 187
 Keppler, Dr., 185
 King George, 31
 Kingsway, 12

 Lambeth, vii, 85
 Lanarkshire, 117
 Lancashire, 23, 136, 171
 Land, 47, 52, 121
 Landlords, 5, 30, 46, 88, 138, 141, 182
 Law, 105
 Leamington, 85
 Leeds, 8, 12, 60, 150
 Leigh, Claude, 95
 Letchworth, 156
 Levita, Col., 50, 70
 Lex Adickes, 153
 Liberal Party, 2, 39
 Lifts, 167
 Liverpool, 32-36, 187
 Lloyd George, 2, 79
 Local Government Board, 8
 Lodging Houses, 34
 London, 10, 12, 25, 44-53, 108, 112, 140, 160, 188
 London County Council, 45, 121, 153, 161

 Magdalen Mission, 67
 Management, 4, 95
 Manchester, 72, 85, 144
 Mann, Sir John, 103
 Market Drayton, 86
 Martin, Bromley, 69
 Marylebone, 13, 86, 181, 186, 189
 Mayfield, 15
 Maxwell, Dr., 105
 Medical Officers, 4, 26, 43, 63, 96, 105, 130, 140
 Mersey, 33
 Ministry of Health, 8, 24, 120
 Moir Committee, 115

- Moral, 23, 31
 Motor-cars, 175
 Moss, F., 33
 Municipal Reform, 47

 Nasmyth, Dr., 116
 Neston, 86
 Nettlefold, J. S., 54
 Newcastle-on-Tyne, 62
 Newlands, Mr., 33
 Newman, Sir George, 24, 26
 New methods, 113
 New York, 147, 158, 190
 Northamptonshire, 135
 North Kensington, 13, 64
 Northumberland, 25, 171
 Norval, James, 116
 Nottingham, 57, 176, 207

 Ohio, 194
 Ossulston St., 47, 166
 Oswestry, 86

 Pantries, 47, 78, 94, 144
 Paris, 62, 191
 Peabody Trust, 88
 Philadelphia, 185
 Physical, 24
 Playgrounds, 48
 Plymouth, 81
 Polmadie, 100
 Population, 62
 Portsmouth, 107
 Preservation, 135
 Prince Consort, 31
 Prince of Wales, 67
 Private Enterprise, 88-98, 139
 Property Owners, 109
 Public Health Act, 39
 Public Utility Societies, 64, 73,
 79, 90
 Purdum, Mr., 161

 Queen Mary, 161

 Rates, 147
 Reconditioning, 140-146
 Registrar General, 91
 Rents, 43, 97, 104, 175
 R.I.B.A., 10
 Robinson, H., 66
 Rotherham, 187
 Rothwell, 27
 Royal Commission, 39, 208
 Rural Problem, 129-139

 Salisbury, 40, 86, 156
 Sanitary Inspector, 83
 Satellite Towns, 50
 Scotland, 107, 116
 Scottish Board of Health,
 116
 Shaftesbury, Lord, 31
 Shaw, Bernard, 94
 Sheffield, 8, 59, 107
 Shrewsbury, 86, 89
 "Sibyl," 37
 Simon, F., 36
 Simon, E. D., 144
 Sinking Fund, 174
 Socialist, 2, 89
 Soissons, de, 149
 Somerstown, 68
 Somper, Mr., 164
 Southwark, 97, 108, 183
 South African War, 40
 Speake, Mr. T., 83, 89
Spectator, 19
 Soutar, Mr., 70
 St. Pancras, 67, 86, 166, 189
 Stairs, 97, 144, 165
 Stanley, 40
 Steel Houses, 114
 Stevenson, Sir Daniel, 116
 Stepney, 48, 165
 Stockton, 187
 Stowmarket, 27
 Strand, 12
 Subsidies, 174, 196
 Sunderland, 61
 Surveyors, 68, 123, 189
 Swann, Harold, 61
 Swansea, 45

- Tax Exemption, 198
 Tees, 61
 Tenants, 74, 82, 99-111, 186
 Tenements, 47, 164-170
Times, x, 54
 Tipton, 15
 Tonbridge, 161
 "Torrens" Act, 38
 Town Planning, 41, 51, 147-154,
 205
 Trade Unions, 31, 132
 Transport, 51, 59
 Tuberculosis, 28
 Turpin, Dick, 57
 Tyne, 61

 Unhealthy Area Committee, 6,
 50, 122, 156
 United States, 62, 147, 149, 183,
 190-203
 Unrest, Industrial, 29, 159
 Unwin, Dr. Raymond, 160, 162
 Upcott, Miss, 61

 Veiller Lawrence, 190-203
 Ventilation, 35
 Voluntary Associations, 64-87

 Wales, 57, 171, 206
 Walker Smith, Sir J., v.
 Walsall, 187
 Walters, Sir Tudor, 173
 Wandsworth, 148
 War, 24, 29, 43, 161, 179
 Washington, 191, 193
 Water, 13, 37, 75, 117, 134, 145,
 170, 178, 183
 Weir, 115
 Wellington, 86
 Welwyn, 148, 156, 179
 Westminster, 44
 Wheatley, Mr., 76, 115, 131,
 194
 Wilberforce, vii
 Willesden, 87
 Wilson, Maryon, 67
 Wiltshire, 137
 Women Managers, 5, 61, 65-69,
 100, 180-189
 Worcester, 14, 87
 Wren, Sir Christopher, 112

 York, 58, 87
 Yorkhill, 100
 Yorkshire, 8, 25, 136, 172, 176



